



City of Marlborough
Human Resources Department

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**ADDITIONAL LIFE INSURANCE FOR
ACTIVE EMPLOYEES, EMPLOYEES' SPOUSES AND CHILDREN**

We are pleased to announce that The City of Marlborough is providing a **limited-time offer to active (benefit eligible) employees. During Open Enrollment, May 9 – 22, 2021, you may add or increase Voluntary MetLife Insurance coverage, for you, your spouse and/or dependents. Below are the specific parameters for the offer.**

If you do not currently have Voluntary MetLife Insurance, you can enroll for up to \$50,000 (in \$10,000 increments) without having to answer any medical questions.

If you currently have Voluntary MetLife Insurance, you can increase your coverage up to \$100,000 (in \$10,000 increments) without having to answer any medical questions.

In addition, employees can purchase a **guaranteed issue** amount of \$10,000 or \$25,000 of coverage for their spouse and \$10,000 for eligible children. *

COVERAGE OPTIONS & COST:

<u><i>Employee Optional Life</i></u>	Monthly Rate	Weekly Rate	B-Weekly Rate
\$10,000	\$10.13	\$2.34	\$4.68
\$20,000	\$20.26	\$4.68	\$9.35
\$50,000	\$50.65	\$11.69	\$20.38
\$100,000	\$101.30	\$23.38	\$46.75
<i>Any amount not list above can be calculated by multiplying 1.013 per 1,000 of coverage</i>			

<u><i>Dependent Life*</i></u>			
<u><i>Spousal Coverage*</i></u>			
\$10,000	\$6.75	\$1.56	\$3.12
\$25,000	\$16.88	\$3.89	\$7.78
<u><i>Child Coverage*</i></u>			
\$10,000	\$2.78	\$0.64	\$1.28

Coverage Features:

- Waiver of Premium is included
- Coverage can be carried into retirement up until age 75 at the guaranteed rate.
At age 75, the coverage can be ported or converted to a permanent plan based on the table rates.
For Employees who leave the group - coverage can be ported or converted to a permanent plan at the table rates.

Conditions:

- 2 year suicide exclusion

***Spousal & Children coverage can only be purchased if the employee is purchasing coverage for themselves.**

Open Enrollment 2021