



## Haverhill Public Schools

# Life Insurance and Other Voluntary Benefits

### Basic Life Insurance – Boston Mutual Life Insurance

- \$5,000 term life insurance
- Insurance is only available for the employee
- The cost of the coverage is split 50/50 between the employee and the City of Haverhill  
Your cost is \$3.25 per pay and is deducted from 20 paychecks
- Enroll within 30 days of hire date. Insurance is effective the first day of the month following one month's service
- Contact the Benefits Department at 978-420-1964 for an Enrollment Form

### Voluntary Life Insurance – Boston Mutual Life Insurance

- Must be enrolled in the Basic Life Insurance - enroll within 30 days of hire date
- Voluntary term life insurance is available for employee, spouse and / or children  
(Employee must elect coverage in order to cover spouse and/or children)
- Employee coverage – \$10,000 to \$500,000 in \$10,000 increments – **max coverage is lesser of seven times salary or \$500,000. Up to \$150,000 of guaranteed coverage** if you enroll within 30 days of hire.
- Spouse coverage - \$5,000 to **\$150,000 – max coverage is 100% of employee coverage. Up to \$35,000 of guaranteed coverage** if you enroll within 30 days of hire.
- Child(ren) coverage - \$5,000 (.95/month) or **\$10,000 (\$1.90/month)** .
- You pay for the full cost of the insurance - rates for employee / spouse are based on age and the amount of life insurance elected. Rate for child(ren) is a flat rate. Premiums are deducted from 20 paychecks. Insurance is effective the first day of the month following one month's service
- Contact the Benefits Department at 978-420-1964 for an Enrollment Form

May continue the Basic and/or Optional Life Insurance, including any Optional Life Insurance in effect on the spouse and children, upon leaving employment. Portable Life Insurance is Term Life Insurance that does NOT include Waiver of Premium or Accidental Death and Dismemberment

### Permanent Life Insurance – Allstate - American Heritage Life Insurance

- Permanent Life Coverage is available for employee, spouse and / or children
- Rates are based on age and sex
- Enroll within 30 days of hire
- Premiums are deducted from 20 paychecks
- Choice of death benefit and flexible premiums
- Portable – when employment ends coverage continues at the same rate
- Contact LifePlus Insurance Agency at 866-511-9222 for rates, questions and to enroll



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### Cancer Expense Plan – Allstate - American Heritage Life Insurance

- Individual or family policies
- Enroll within 30 days of hire
- Benefits are paid directly to the insured
- \$50 per insured annual wellness benefit
- Premiums are deducted from 20 paychecks
- Portable – when employment ends coverage continues at the same rate
- Contact LifePlus Insurance Agency at 866-511-9222 for rates, questions and to enroll

### Disability Insurance – Allstate - American Heritage Life Insurance

- Covers both sickness and accidents – maternity covered after 10 months of issue date
- Enroll within 30 days of hire
- Benefit is up to 60% of monthly earnings, to a maximum of \$5,000 per month
- Flexible elimination and benefit periods to choose from
- Premiums are deducted from 20 paychecks
- Portable – when employment ends coverage continues at the same rate
- Contact LifePlus Insurance Agency at 866-511-9222 for rates, questions and to enroll

### Critical Illness Insurance – Allstate - American Heritage Life Insurance

- Individual or family policies – 12 month pre-existing condition clause
- Enroll within 30 days of hire
- Flexible benefit levels to choose from
- \$100 per insured annual wellness benefit
- Premiums are deducted from 20 paychecks
- Portable – when employment ends coverage continues at the same rate
- Contact LifePlus Insurance Agency at 866-511-9222 for rates, questions and to enroll

The effective date of insurance for the Allstate products (Permanent Life Insurance, Cancer Expense Plan, Disability Insurance and Critical Illness Insurance) is the first day of the month following one month of underwriting. Example: date of hire is August 29<sup>th</sup>, coverage is effective as of October 1<sup>st</sup>.

Plans Updated 01.01.19 – for coverage effective April 1, 2019 onward.