



The City of Worcester is enhancing our Life Insurance benefits!

93% of Americans think it's important for most people to have life insurance, and yet nearly half of those surveyed say they don't have enough coverage.¹

Open Enrollment!
Eligible Active Employees Only

When?
May 10 – 24th
8:30 – 4:30
Mon - Fri

Where?
Room 101
First Floor
City Hall

Time?
8:30 – 4:30
Mon – Fri
Until 6:00pm on
May 10, 12, 17
and 19

Effective July 1, 2010, Unum will provide Basic and Optional Life insurance (including AD&D). There are new rates for all enrollees. Please see rate details on the back page.

Here are some highlights:

Eligible employees can elect \$5,000 of Basic life and the **NEW Optional life up to \$200,000 without evidence of insurability.** (Enrollment in the basic life plan is required for optional life coverage.)

NEW Optional Coverage Plan Design:

You can select any amount of coverage in \$10,000 increments up to the lesser of \$300,000 or 3X your annual salary. Amounts above \$200,000 require evidence of insurability.

For your spouse and children:

Spouse: you may select any amount in \$5,000 increments to a maximum of \$100,000; not to exceed 50% of your amount. Spouse coverage above \$20,000 requires evidence of insurability.

Child: Benefit between birth and 6 months is \$1,000; benefit between 6 months and 19 years (25 if student) is \$5,000.

** Current enrollees will be grandfathered at their current coverage level rounded up to the nearest \$10,000 if they do not elect a new benefit.

Per existing plan rules, retirees are not eligible for the life insurance open enrollment, but can continue, reduce, or discontinue their current life insurance amounts.

This is a one time opportunity to enroll without evidence of insurability. Don't miss this chance to enroll!!

¹ LIFE Foundation, "Cost Tops Consumers' List of Excuses for Not Getting Life Insurance," September 2, 2008.