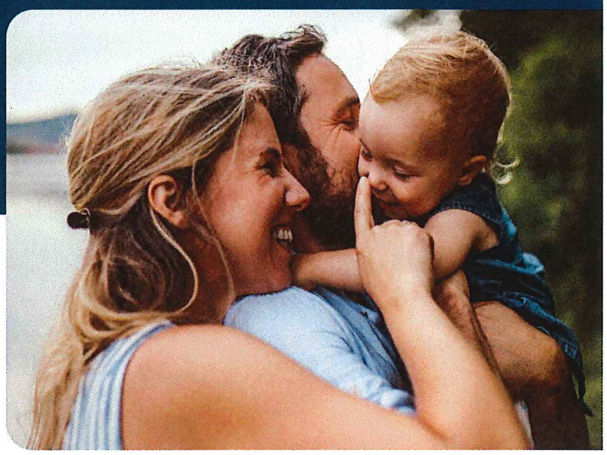
YOUR BENEFITS

Insurance that Fits Your Life



We're Here to Help You Choose the Right Coverage

Town of Wilbraham has selected these Boston Mutual Life insurance options with you in mind. We've made it simple to understand how each one helps protect you and your family.

Life Insurance

Life insurance that's there when you need it

Life insurance provides your beneficiaries with money that can help keep your family financially secure when you pass away.

- **Group Basic Life/AD&D** – Group Basic Life and Accidental Death & Dismemberment (AD&D) insurance can help cover everyday expenses like the mortgage, bills, and keeping the household running. AD&D provides your family with additional cash if you are severely injured or pass away while your policy is active.
- **Group Voluntary Term Life/AD&D** – Group Voluntary Term Life and Accidental Death & Dismemberment (AD&D) insurance provides cash benefits to your family if something happens to you. It also pays extra cash if an accident causes serious injury or loss of life.
- **Whole Life** – Whole Life insurance offers lifetime coverage, ensuring you and your loved ones are always protected.

Accident Insurance

Extra Support for the Unexpected

Life doesn't always go as planned. This coverage gives you cash benefits when accidents occur:

- Money paid directly to you – use it however you need
- Benefits that don't decrease if you have other insurance
- Rates that never increase and coverage that stays with you if you change jobs

Critical Illness/ Specified Disease Insurance

Financial Relief for Major Health Events

When serious health issues arise, the last thing you need is money stress. This coverage helps by:

- Paying you a lump sum for covered medical conditions
- Providing benefits directly to you – no matter what insurance you have
- Rates that never increase and coverage that stays with you if you change jobs

Next Steps **If you have any questions, please contact:**

Douglass L. Tracy – *Group Enrollment Director*
DTL@pwb-mmip.com | 1.800.445.4493 Ext. 142

BOSTON MUTUAL LIFE INSURANCE COMPANY® -1891-