



BOSTON COLLEGE

CONTRIBUTORY GROUP LIFE INSURANCE

Monthly Premium Rates
(In Effect January 1, 2023 – December 31, 2025)

Supplemental Life Insurance

<u>Age*</u>	<u>Rate / \$1,000</u>	<u>Examples of Monthly Costs</u>		
		<u>\$30,000</u>	<u>\$50,000</u>	<u>\$80,000</u>
<35	\$.030	\$ 0.90	\$ 1.50	\$ 2.40
35 - 39	\$.040	\$ 1.20	\$ 2.00	\$ 3.20
40 - 44	\$.060	\$ 1.80	\$ 3.00	\$ 4.80
45 - 49	\$.080	\$ 2.40	\$ 4.00	\$ 6.40
50 - 54	\$.140	\$ 4.20	\$ 7.00	\$ 11.20
55 - 59	\$.230	\$ 6.90	\$ 11.50	\$ 18.40
60 - 64	\$.390	\$ 11.70	\$ 19.50	\$ 31.20
65 - 69	\$.850	\$ 25.50	\$ 42.50	\$ 68.00
70+	\$2.060	\$ 61.80	\$103.00	\$164.80

To calculate other monthly costs, multiply the premium rate/\$1,000 for your age group times the number of \$1,000 increments you want (e.g., rate x 40 for \$40,000 of insurance, rate x 100 for \$100,000 of insurance, etc.).

*Your age on January 1, 2025, will determine the premium rate you will pay for all of 2025.

Dependent Life Insurance

	<u>Cost</u>	<u>Insurance Amounts</u>	
1 Unit	\$2.55/month	Spouse	\$10,000
		Each Child	\$ 5,000
2 Units	\$5.10/month	Spouse	\$20,000
		Each Child	\$10,000
3 Units	\$7.65/month	Spouse	\$30,000
		Each Child	\$15,000

BOSTON COLLEGE – GROUP LIFE INSURANCE PLAN
(Underwritten by Standard Life Insurance Company)

ADDITIONAL FEATURES

In addition to the insurance benefits, the following features are included with your participation in the Basic and/or Supplemental Life plans.

Portability. If you terminate employment, are no longer eligible for coverage, or retire, you may take your Term Life Insurance with you. The portable coverage amount is limited to a minimum of \$10,000 and a maximum of the lesser of your current coverage or \$500,000 (including both Basic and Supplemental Life coverage).

Conversion. If your insurance ends or reduces, you may be eligible to convert your Life Insurance to an individual life insurance policy within 60 days of your termination or reduction in coverage (e.g., if Portability is not available due to limitations).

Accelerated Benefit (AB). If you have a terminal illness with a life expectancy of no longer than 24 months, the group policy will pay, while you're still alive, up to 75% of your Term Life Insurance benefit, with a minimum of \$5,000 and a maximum of \$500,000 (combined Basic Term and Supplemental Term coverage). This benefit can help with expenses not covered by your medical plan, pay other bills, enable you to visit relatives and help you get your affairs in order. It pays an advance benefit and ensures that your beneficiary will receive the rest of the life insurance benefit upon your death. The accelerated benefit may be requested only once. Normally it is not subject to federal income tax.

If coverage becomes effective and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reduction and terminating events. The controlling provisions will be in the *group policy*. Neither the information presented in this document nor the certificate modifies the group policy or the insurance coverage in any way.

Beneficiary Financial Counseling. This service provides financial counseling to beneficiaries or individuals who receive an accelerated benefit. The service provides:

- Access to financial advisors at StanCorp Investment Advisers (SIA) who are available to answer general financial questions, prepare a personalized financial plan and provide investment information.

These services are available and provided for the first 12 months after the beneficiary or recipient of the accelerated benefit receives his/her benefit payment.

Travel Assistance. Provides medical and emergency transportation services worldwide whenever you and eligible family members travel 100 miles or more from home or internationally for trips of up to 180 days. The following are the types of services available to assist you:

Medical Assistance Services

- Locating medical care
- 24- hour health information
- Hotel arrangements
- Medical insurance assistance
- Prescription drug assistance

Emergency Transportation Services

- Emergency evacuation
- Medically necessary repatriation
- Repatriation of remains
- Family or friend travel arrangements
- Return of dependent children

Trip Assistance

- Emergency credit card and ticket replacement
- Emergency passport and document replacement
- Emergency cash and payment assistance
- Emergency message service
- Missing baggage assistance
- Translation and interpreter services
- Locating legal services
- Bail bond services
- Pet care and return

Personal Security Services

- Real-time security intelligence
- Security evacuation services

For information please contact:

Assist America

Travel Assistance is available when traveling at least 100 miles from home or in a foreign country.

In the United States, Canada, Puerto Rico, U.S. Virgin Islands, and Bermuda, call toll-free800.872.1414

In other locations worldwide, call collect.....+1.609.986.1234

Assist America pays for all the transportation services it arranges. Requests for reimbursement for medical transport or other services arranged independently by the participant will not be accepted. Assist America is not responsible for the cost of medical treatments and other non-medical services received by the participant upon a referral made by Assist America.