

To: BPS Staff  
From: Gillian Chartier  
Date: December 2024  
Re: Enrollment



During the month of December all benefit eligible employees will have the opportunity to learn about and apply for new insurance products. During this time the town will be increasing the **Basic Term Life** for actives from **\$5,000 to \$20,000** and will increase its contribution to 60% from 50% of the premium. The town's approved enrollment company, LifePlus Insurance Agency, will offer the following benefits: **Supplemental Term Life, Whole Life, Cancer Insurance, Short Term Disability and Long Term Disability Insurance.**

#### Supplemental Term Life Insurance

- Must have Basic life to add the Voluntary Term Life
- Choose amounts between \$10,000 and \$750,000 to a maximum of five times salary
- During this enrollment only, **receive up to \$150,000**, depending upon your age, without answering any medical questions.
- Spousal and Dependent coverage available (spouse guaranteed issue is up to \$50,000)

#### Whole Life Insurance

- Choose your death benefit
- Cash value policy
- Spouse and child(ren) coverage available
- Portable Policy at the same rates (you keep the coverage)

#### Cancer Expense Plan

- Reimburses you for the financial loss associated with battling the disease
- Benefits paid directly to the insured (not to a hospital or doctor)
- Individual and family coverage available
- \$50.00 per year Wellness benefit per insured
- Pays benefits in addition to any other insurance plan
- Portable at the same group rate
- Initial diagnosis benefit of \$7,000

#### Disability Insurance

- Covers both sickness and accident
- Covers up to 60% for short-term and 70% for long-term of your gross monthly earnings
- Optional elimination periods available
- Maternity covered same as an illness after 9 months of issue date
- Portable at the same group rate

**For any questions or enrollment instructions, please contact  
Roger Goodson at 781-987-4020 / [rgoodson@hilbgroup.com](mailto:rgoodson@hilbgroup.com)  
or Marshall Cook at 339-832-1773 / [mcook@hilbgroup.com](mailto:mcook@hilbgroup.com)**