



**BOSTON COLLEGE**  
**CONTRIBUTORY GROUP LIFE INSURANCE**

**Monthly Premium Rates**  
(In Effect May 1, 2006 – April 30, 2010)

*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>
<30	\$ .05	\$ 1.50	\$ 2.50	\$ 4.00
30 - 34	\$ .06	\$ 1.80	\$ 3.00	\$ 4.80
35 - 39	\$ .09	\$ 2.70	\$ 4.50	\$ 7.20
40 - 44	\$ .10	\$ 3.00	\$ 5.00	\$ 8.00
45 - 49	\$ .15	\$ 4.50	\$ 7.50	\$ 12.00
50 - 54	\$ .23	\$ 6.90	\$ 11.50	\$ 18.40
55 - 59	\$ .43	\$ 12.90	\$ 21.50	\$ 34.40
60 - 64	\$ .66	\$ 19.80	\$ 33.00	\$ 52.80
65 - 69	\$1.15	\$ 34.50	\$ 57.50	\$ 92.00
70 - 74	\$1.85	\$ 55.50	\$ 92.50	\$148.00
75 +	\$2.06	\$ 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.).

\* Use your age as of the previous January 1st. For example, someone born on March 17, 1963 was age 44 as of 1/1/08, and would use the age 40-44 premium rate for all of 2008. In January 2009 the rate for age 45-49 will begin.

*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 Aetna 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.

**Supplemental Life Premium Waiver.** If you are less than age 65 and have been totally disabled for nine months, you may apply for a waiver of premium payments until you recover or turn age 70, whichever is earlier.

**Portability.** If you terminate employment, are no longer eligible for coverage, or retire, you may take your Term Life Insurance with you. Portability is not available after age 98, or if you terminate employment or retire due to illness or injury. The portable coverage amount is limited to a minimum of \$5,000 and a maximum of the lesser of your current coverage or \$400,000 (including both Basic and Supplemental Life coverage). For a personalized portability kit which includes rates, please call the portability customer service number – (800) 826-7448. Aetna will bill you directly.

**Conversion.** If you terminate employment, are no longer eligible for coverage, or retire, you have the opportunity to convert your Life Insurance to an individual life insurance policy within 31 days of your termination in coverage (e.g., if Portability is not available due to age or other limitations).

**Accelerated Death Benefit (ADB).** If you have a terminal illness with a life expectancy of no longer than 12 months, your policy will pay—while you're still alive—up to 50% of your Term Life Insurance benefit, with a minimum of \$5,000 and a maximum of \$300,000 (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 and it is not subject to federal income tax.

If you are eligible for an Accelerated Death Benefit (ADB) payment, you will also have access to a dedicated social worker who can assist you with the struggles of having to deal with a terminal illness while advocating for your care and well being during a difficult period. You also have access to unlimited grief and bereavement counseling services by calling 1-800-806-8891 24-hours, 7-days a week.

If you were covered for Supplemental Life and your ADB claim was approved, you will have access to legal counsel who will work on your behalf to ensure you have fully addressed end-of-life estate related matters, including in-office document preparation, tax planning, guardianship matters and legal representation if you need to sell your primary residence.

**Aetna Beneficiary Solutions<sup>SM</sup>.** When a loved one dies, beneficiaries shouldn't have to face overwhelming financial and legal decisions alone. As a standard feature of Aetna Group Life plans, Aetna Beneficiary Solutions provides the following confidential resources to help beneficiaries to handle these important decisions – **at their own pace:**

- **Financial counseling and investment services:** All beneficiaries can receive free financial counseling from Chase Investment Services Corp. (CISC). The CISC financial advisors seek to help beneficiaries understand financial goals, develop priorities and set up an investment program. Beneficiaries can choose from a range of investments – mutual funds, bonds, stocks/options, etc.
- **Aetna Benefits Checkbook<sup>TM</sup>:** An interest-bearing checking account into which the insurance proceeds (payouts of \$5,000 or more) are deposited.

**Legal Reference<sup>TM</sup> Program\*.** With the Legal Reference Program, you have access to free legal forms, consumer information and identity theft prevention through a toll-free phone line and website:

- Free online basic will preparation for employees and spouses.
- Free health care and durable financial power of attorney forms, living wills and health care directives.
- Information on identity theft prevention and a free victim action kit to follow if your identity has been stolen.
- Call toll free 1-888-257-2934, or visit the web-site at [www.ichooselegal.com](http://www.ichooselegal.com).

\*The Legal Reference Program is independently administered by ARAG Services LLC®. Aetna does not participate in attorney selection or review, and does not monitor ARAG services, content (including website content) or network.