

To: All Eligible Town Employees

From: Donna L. Marcella

**Date:**  April 2020

**Subject:** Open Enrollment **New Life Insurance**

All benefit-eligible employees will have an opportunity to learn about and sign up for a **New Enhanced Voluntary Term Life Insurance, through the Town of Marshfield.** During this enrollment, employees may also enroll in a new Permanent Life, Accident and a New Cancer Expense Plan with a higher first occurrence benefit**.** Employees are asked to update their group life beneficiary designation during this enrollment.

New Enhanced Voluntary Term life Insurance

* Choose amounts between $10,000 and $500,000 to a maximum of five times salary
* During this enrollment only, receive up to $150,000 insurance without any medical questions
* Spousal and Dependent coverage available.

**Accident Insurance**

* Covers on and off the job accidents
* Benefits paid directly to the insured
* Pays in addition to other insurance coverage
* Spouse and Children coverage is also available
* Portable – you may take the policy with you at the same group rates

**New Cancer Expense Plan**

* **\*$7,000 Initial Cancer Diagnosis Benefit**
* Reimburses you for the financial loss associated with battling the disease of cancer. Family and individual coverage
* Benefits paid directly to you; not a doctor, not a hospital
* Wellness benefit included $50 annually
* Pays benefits in addition to any other insurance plan
* Portable: you may take the policy with you at the same group rate

Disability Insurance

* Covers both sickness and accident
* Covers up to 60% of your gross monthly earnings
* Choose your own elimination and benefit periods
* Maternity covered same as any illness after 10 months of issue date
* Portable at the same group rate

Permanent Life Insurance

* Cover yourself, spouse and/or children
* Builds cash value
* Choice of death benefit and flexible premiums
* Portable at the same rate

**For Further Information Call Jim Flynn 781-789-8859 or Roger Goodson 781-987-4020**