



Group Term Life Insurance

Benefit Summary

Town of Westford

Effective Date: November 01, 2019

Policy Number: 006110

Class Definition: Class 1: All Active Full Time Employees working at least 20 hours per week

Life insurance options so you can offer financial stability to your loved ones

The right life insurance coverage can help protect loved ones and provide stability when it's most needed. Whether it's used to fund a child's education, or pay off a mortgage, a life insurance policy from AXA* can provide security and help offset financial burdens during a difficult time.

Coverage Details	Benefit Amount
Employee	
Basic Life	\$10,000
Guaranteed Issue Amount	\$10,000
Life Age Reduction	Age 65, but less than 70 67% Age 70 and over 55%
Accidental Death & Dismemberment (AD&D) Principal Sum Accidental Death Accidental Dismemberment	100% of Life Insurance Benefit Based on Accidental Death Benefit amount as shown in the Schedule of Benefits in the certificate.
AD&D Age Reduction	Age 65, but less than 70 67% Age 70 and over 55%

Basic Life Features	Benefit Amount
Accelerated Death Benefit	75% to \$250,000
Waiver of Premium on Disability	Total Disability Prior to Age 60 Any Occupation 6 Month Elimination Period Terminates at age 65

AD&D Features (Employee Only)	Benefit Amount
Common Carrier Benefit	100% of AD&D benefit up to \$250,000
Exposure/Disappearance Benefit	Included
Rehabilitation/Physical Therapy	lesser of incurred expenses and \$5,000
Seatbelt	\$10,000

AD&D Features (Employee Only)	Benefit Amount
Airbag	\$5,000

Manage Your Benefits

Go to www.axa.us.com/employeebenefits and log on to **EB360**[®] to view your account details.

If you have any questions, please don't hesitate to contact us at 1-866-274-9887.

We look forward to helping you managing your benefits with confidence and ease.

More about your Life Insurance coverage

If you are working for your employer on the effective date - the waiting period is determined by your Employer's personnel policy.
 If you start working for your employer after the effective date - the waiting period is determined by your Employer's personnel policy.

An Employee who is employed on the effective date of the policy will receive credit towards satisfying the waiting period for time employed with the employer provided he or she was employed on the day prior to the effective date of the policy.

What is not covered?

We will not pay any Life Insurance Benefit if an Insured Person dies by suicide within two years from the Issue Date, we will only pay the amount of premiums paid to Us, except as provided below. Premium will be refunded to You or the Policyholder, depending upon who contributed the premium.

If You were covered under a Prior Plan on the day before the Effective Date under the Policy, credit will be given for the time You were insured under the Prior Plan. Nothing in this exclusion applies to insurance coverage which is 100% paid for by the Policyholder. Any person insured as an Employee under the group Policy may not also be insured as a Spouse.

We will not pay any Accidental Death and Dismemberment Benefit for a loss:

1. caused or contributed to by disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity;
2. caused or contributed to by an infection not occurring as a direct result or consequence of the accidental bodily injury;
3. caused or contributed to by suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane;
4. caused or contributed to by travel in or descent from an aircraft, if the insured person acted in a capacity other than as a passenger;
5. caused or contributed to by travel in an aircraft or device used for testing or experimental purposes, used by or for any military authority, used for travel beyond the earth's atmosphere;
6. declared or undeclared war, or any act of war, or any conflict involving the armed forces of one or more countries;
7. caused or contributed to by active participation in a riot, insurrection, or terrorist activity;
8. while the insured person is incarcerated;
9. caused or contributed to by the insured person's participation in a felony or illegal activity ("felony" is defined by the law of the jurisdiction in which the activity takes place);
10. caused or contributed to by voluntary intake or use of any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions, an over-the-counter drug taken in accordance with the manufacture's instructions, or the voluntary inhalation of poison, gas, or fumes except as the direct result of an occupational accident;
11. caused or contributed to by intoxication as defined by the jurisdiction where the accident occurred;
12. caused or contributed to by riding or driving an air, land or water vehicle in a race, speed or endurance contest;
13. caused or contributed to by bungee jumping, rock climbing, mountain climbing, hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning and parasailing).

The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.

Policy Form/Contract ICC15 AXEBP15LI; ICC15 MOEBP15LI; MOEBP15LI; AXEBP15LI and State Variations.

Travel Assistance Program:

Travel Assistance services are considered non-insurance services and are provided by AXA Assistance USA, Inc. AXA Assistance USA Inc. is affiliated with AXA Equitable Life Insurance Company (AXA Equitable) (NY, NY) and MONY Life Insurance Company of America (AZ stock company, admin. office: Jersey City, NJ) (MONY America). Certain benefits provided under the Travel Assistance Program are underwritten by a licensed third-party insurance company. The Travel Assistance Program and services provided are separate and apart from the insurance provided by AXA Equitable and MONY America. Not available in New York. Please review the Terms and Conditions of the Travel Assistance Program for more information.

**AXA" is the brand name of AXA Equitable Financial Services, LLC and its family of companies, including AXA Equitable Life Insurance Company (AXA Equitable) (NY, NY), MONY Life Insurance Company of America (AZ stock company, admin. office: Jersey City, NJ) (MONY America), and AXA Distributors, LLC. All group insurance products are issued either by AXA Equitable or MONY America, which have sole responsibility for their insurance and claims-paying obligations. Some products are not available in all states.

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GE-132126 (01/19) (Exp. 01/21)

Employee Life Premiums

Premiums are based on the employee's age on each policy anniversary

Monthly Premium Deduction Schedule Based on 12 Payrolls Per Year

BENEFIT IN 000'S	AGE												
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$20	\$1.14	\$1.14	\$1.56	\$2.00	\$2.40	\$3.66	\$5.36	\$9.58	\$17.56	\$25.98	\$43.26	\$77.26	\$270.72
\$30	\$1.71	\$1.71	\$2.34	\$3.00	\$3.60	\$5.49	\$8.04	\$14.37	\$26.34	\$38.97	\$64.89	\$115.89	\$406.08
\$40	\$2.28	\$2.28	\$3.12	\$4.00	\$4.80	\$7.32	\$10.72	\$19.16	\$35.12	\$51.96	\$86.52	\$154.52	\$541.44
\$50	\$2.85	\$2.85	\$3.90	\$5.00	\$6.00	\$9.15	\$13.40	\$23.95	\$43.90	\$64.95	\$108.15	\$193.15	\$676.80
\$60	\$3.42	\$3.42	\$4.68	\$6.00	\$7.20	\$10.98	\$16.08	\$28.74	\$52.68	\$77.94	\$129.78	\$231.78	\$812.16
\$70	\$3.99	\$3.99	\$5.46	\$7.00	\$8.40	\$12.81	\$18.76	\$33.53	\$61.46	\$90.93	\$151.41	\$270.41	\$947.52
\$80	\$4.56	\$4.56	\$6.24	\$8.00	\$9.60	\$14.64	\$21.44	\$38.32	\$70.24	\$103.92	\$173.04	\$309.04	\$1,082.88
\$90	\$5.13	\$5.13	\$7.02	\$9.00	\$10.80	\$16.47	\$24.12	\$43.11	\$79.02	\$116.91	\$194.67	\$347.67	\$1,218.24
\$100	\$5.70	\$5.70	\$7.80	\$10.00	\$12.00	\$18.30	\$26.80	\$47.90	\$87.80	\$129.90	\$216.30	\$386.30	\$1,353.60
\$110	\$6.27	\$6.27	\$8.58	\$11.00	\$13.20	\$20.13	\$29.48	\$52.69	\$96.58	\$142.89	\$237.93	\$424.93	\$1,488.96
\$120	\$6.84	\$6.84	\$9.36	\$12.00	\$14.40	\$21.96	\$32.16	\$57.48	\$105.36	\$155.88	\$259.56	\$463.56	\$1,624.32
\$130	\$7.41	\$7.41	\$10.14	\$13.00	\$15.60	\$23.79	\$34.84	\$62.27	\$114.14	\$168.87	\$281.19	\$502.19	\$1,759.68
\$140	\$7.98	\$7.98	\$10.92	\$14.00	\$16.80	\$25.62	\$37.52	\$67.06	\$122.92	\$181.86	\$302.82	\$540.82	\$1,895.04
\$150	\$8.55	\$8.55	\$11.70	\$15.00	\$18.00	\$27.45	\$40.20	\$71.85	\$131.70	\$194.85	\$324.45	\$579.45	\$2,030.40
\$160	\$9.12	\$9.12	\$12.48	\$16.00	\$19.20	\$29.28	\$42.88	\$76.64	\$140.48	\$207.84	\$346.08	\$618.08	\$2,165.76
\$170	\$9.69	\$9.69	\$13.26	\$17.00	\$20.40	\$31.11	\$45.56	\$81.43	\$149.26	\$220.83	\$367.71	\$656.71	\$2,301.12
\$180	\$10.26	\$10.26	\$14.04	\$18.00	\$21.60	\$32.94	\$48.24	\$86.22	\$158.04	\$233.82	\$389.34	\$695.34	\$2,436.48
\$190	\$10.83	\$10.83	\$14.82	\$19.00	\$22.80	\$34.77	\$50.92	\$91.01	\$166.82	\$246.81	\$410.97	\$733.97	\$2,571.84
\$200	\$11.40	\$11.40	\$15.60	\$20.00	\$24.00	\$36.60	\$53.60	\$95.80	\$175.60	\$259.80	\$432.60	\$772.60	\$2,707.20
\$210	\$11.97	\$11.97	\$16.38	\$21.00	\$25.20	\$38.43	\$56.28	\$100.59	\$184.38	\$272.79	\$454.23	\$811.23	\$2,842.56
\$220	\$12.54	\$12.54	\$17.16	\$22.00	\$26.40	\$40.26	\$58.96	\$105.38	\$193.16	\$285.78	\$475.86	\$849.86	\$2,977.92
\$230	\$13.11	\$13.11	\$17.94	\$23.00	\$27.60	\$42.09	\$61.64	\$110.17	\$201.94	\$298.77	\$497.49	\$888.49	\$3,113.28
\$240	\$13.68	\$13.68	\$18.72	\$24.00	\$28.80	\$43.92	\$64.32	\$114.96	\$210.72	\$311.76	\$519.12	\$927.12	\$3,248.64
\$250	\$14.25	\$14.25	\$19.50	\$25.00	\$30.00	\$45.75	\$67.00	\$119.75	\$219.50	\$324.75	\$540.75	\$965.75	\$3,384.00

Spouse Life only Premiums

Premiums are based on the employee's age on each policy anniversary
Monthly Premium Deduction Schedule Based on 12 Payrolls Per Year

BENEFIT IN 000'S	AGE										
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	90-64	65+
\$ 5	\$0.21	\$0.21	\$0.32	\$0.43	\$0.53	\$0.84	\$1.27	\$2.32	\$4.32	\$6.42	\$10.74
\$ 10	\$0.42	\$0.42	\$0.63	\$0.85	\$1.05	\$1.68	\$2.53	\$4.64	\$8.63	\$12.84	\$21.48
\$ 15	\$0.63	\$0.63	\$0.95	\$1.28	\$1.58	\$2.52	\$3.80	\$6.96	\$12.95	\$19.26	\$32.22
\$ 20	\$0.84	\$0.84	\$1.26	\$1.70	\$2.10	\$3.36	\$5.06	\$9.28	\$17.26	\$25.68	\$42.96
\$ 25	\$1.05	\$1.05	\$1.58	\$2.13	\$2.63	\$4.20	\$6.33	\$11.60	\$21.58	\$32.10	\$53.70
\$ 30	\$1.26	\$1.26	\$1.89	\$2.55	\$3.15	\$5.04	\$7.59	\$13.92	\$25.89	\$38.52	\$64.44
\$ 35	\$1.47	\$1.47	\$2.21	\$2.98	\$3.68	\$5.88	\$8.86	\$16.24	\$30.21	\$44.94	\$75.18
\$ 40	\$1.68	\$1.68	\$2.52	\$3.40	\$4.20	\$6.72	\$10.12	\$18.56	\$34.52	\$51.36	\$85.92
\$ 45	\$1.89	\$1.89	\$2.84	\$3.83	\$4.73	\$7.56	\$11.39	\$20.88	\$38.84	\$57.78	\$96.66
\$ 50	\$2.10	\$2.10	\$3.15	\$4.25	\$5.25	\$8.40	\$12.65	\$23.20	\$43.15	\$64.20	\$107.40
\$ 60	\$2.52	\$2.52	\$3.78	\$5.10	\$6.30	\$10.08	\$15.18	\$27.84	\$51.78	\$77.04	\$128.88
\$ 70	\$2.94	\$2.94	\$4.41	\$5.95	\$7.35	\$11.76	\$17.71	\$32.48	\$60.41	\$89.88	\$150.36
\$ 80	\$3.36	\$3.36	\$5.04	\$6.80	\$8.40	\$13.44	\$20.24	\$37.12	\$69.04	\$102.72	\$171.84
\$ 90	\$3.78	\$3.78	\$5.67	\$7.65	\$9.45	\$15.12	\$22.77	\$41.76	\$77.67	\$115.56	\$193.32
\$100	\$4.20	\$4.20	\$6.30	\$8.50	\$10.50	\$16.80	\$25.30	\$46.40	\$86.30	\$128.40	\$214.80
\$110	\$4.62	\$4.62	\$6.93	\$9.35	\$11.55	\$18.48	\$27.83	\$51.04	\$94.93	\$141.24	\$236.28
\$120	\$5.04	\$5.04	\$7.56	\$10.20	\$12.60	\$20.16	\$30.36	\$55.68	\$103.56	\$154.08	\$257.76
Child Amount			\$1,000.00			\$5,000.00			\$10,000.00		
Child Life only Premium			\$0.19			\$0.93			\$1.85		