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Group Term Life Insurance

Benefit Summary

Town of Westford

Effective Date: November 01, 2019

Policy Number: 006110

Class Definition: Class 2: All Retirees

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	\$1,500	
Guaranteed Issue Amount	\$1,500	
Life 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

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.

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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