



Group Term Life Insurance - Employee Paid

Benefit Summary

Town of Westford

Effective Date: November 01, 2021

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 Equitable can provide security and help offset financial burdens during a difficult time.

Coverage Details	Benefit Amount
Employee	
Supplemental Life	\$20,000 to \$250,000 in \$10,000 increments, not to exceed 5 x Basic Annual Earnings
Life Plan Maximum	\$250,000
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 Plan Maximum	\$250,000
AD&D Age Reduction	Age 65, but less than 70 67% Age 70 and over 55%
Spouse	
Supplemental Spouse Life Insurance Benefit Amount	\$5,000 to \$150,000 in increments of \$5,000 not to exceed 100% of employee amount
Spouse Life Age Reduction	Age 65, but less than 70 67% Age 70 and over 55% Reduction follows insured employee's age
Dependent Child up to 26 years	
Supplemental Child Life Insurance Benefit Amount	Life Insurance Benefit Amount Live Birth to less than 15 days \$500 15 days to 26 years \$1,000 to \$10,000 in \$1,000 increments

Supplemental 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
Rehabilitation/Physical Therapy	lesser of incurred expenses and \$5,000
Seatbelt	\$10,000
Airbag	\$5,000

Manage Your Benefits

Go to www.equitable.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.

Basic Annual Earnings means an Employee's annual wage or salary as reported by the Employer, for work performed for the Employer, as of the date the covered loss occurs. It does not include amounts received as bonuses, commissions, overtime pay or other extra compensation.

What is not covered?

We will not pay any Supplemental 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 ICC18 AXEBP18LI; ICC18 MOEBP18LI; MOEBP18LI; AXEBP18LI and State Variations.

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 ICC18 AXEBP18LI; ICC18 MOEBP18LI; MOEBP18LI; AXEBP18LI and State Variations.

Equitable is the brand name of Equitable Holdings, Inc. and its family of companies, including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with main administrative headquarters in Jersey City, NJ; Equitable Advisors, LLC (member FINRA, SIPC); and Equitable Distributors, LLC. The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

All group insurance products are issued either by Equitable Financial or Equitable America, which have sole responsibility for their respective insurance and claims-paying obligations. Some products are not available in all states.

© 2020 Equitable Holdings, Inc. All rights reserved.
1290 Avenue of the Americas, New York, NY 10104. (212) 554-1234.
GE-2839752 (6/20) (Exp. 6/22)

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														AD&D				
BENEFIT IN														AGE				
000's	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	<30	30-39	40-49	50-64	65+
\$ 20	\$ 0.84	\$ 0.84	\$ 1.26	\$ 1.70	\$ 2.10	\$ 3.36	\$ 5.06	\$ 9.28	\$ 17.26	\$ 25.68	\$ 42.96	\$ 76.96	\$ 270.42	\$ 0.30	\$ 0.30	\$ 0.30	\$ 0.30	\$ 0.30
\$ 30	\$ 1.26	\$ 1.26	\$ 1.89	\$ 2.55	\$ 3.15	\$ 5.04	\$ 7.59	\$ 13.92	\$ 25.89	\$ 38.52	\$ 64.44	\$ 115.44	\$ 405.63	\$ 0.45	\$ 0.45	\$ 0.45	\$ 0.45	\$ 0.45
\$ 40	\$ 1.68	\$ 1.68	\$ 2.52	\$ 3.40	\$ 4.20	\$ 6.72	\$ 10.12	\$ 18.56	\$ 34.52	\$ 51.36	\$ 85.92	\$ 153.92	\$ 540.84	\$ 0.60	\$ 0.60	\$ 0.60	\$ 0.60	\$ 0.60
\$ 50	\$ 2.10	\$ 2.10	\$ 3.15	\$ 4.25	\$ 5.25	\$ 8.40	\$ 12.65	\$ 23.20	\$ 43.15	\$ 64.20	\$ 107.40	\$ 192.40	\$ 676.05	\$ 0.75	\$ 0.75	\$ 0.75	\$ 0.75	\$ 0.75
\$ 60	\$ 2.52	\$ 2.52	\$ 3.78	\$ 5.10	\$ 6.30	\$ 10.08	\$ 15.18	\$ 27.84	\$ 51.78	\$ 77.04	\$ 128.88	\$ 230.88	\$ 811.26	\$ 0.90	\$ 0.90	\$ 0.90	\$ 0.90	\$ 0.90
\$ 70	\$ 2.94	\$ 2.94	\$ 4.41	\$ 5.95	\$ 7.35	\$ 11.76	\$ 17.71	\$ 32.48	\$ 60.41	\$ 89.88	\$ 150.36	\$ 269.36	\$ 946.47	\$ 1.05	\$ 1.05	\$ 1.05	\$ 1.05	\$ 1.05
\$ 80	\$ 3.36	\$ 3.36	\$ 5.04	\$ 6.80	\$ 8.40	\$ 13.44	\$ 20.24	\$ 37.12	\$ 69.04	\$ 102.72	\$ 171.84	\$ 307.84	\$ 1,081.68	\$ 1.20	\$ 1.20	\$ 1.20	\$ 1.20	\$ 1.20
\$ 90	\$ 3.78	\$ 3.78	\$ 5.67	\$ 7.65	\$ 9.45	\$ 15.12	\$ 22.77	\$ 41.76	\$ 77.67	\$ 115.56	\$ 193.32	\$ 346.32	\$ 1,216.89	\$ 1.35	\$ 1.35	\$ 1.35	\$ 1.35	\$ 1.35
\$ 100	\$ 4.20	\$ 4.20	\$ 6.30	\$ 8.50	\$ 10.50	\$ 16.80	\$ 25.30	\$ 46.40	\$ 86.30	\$ 128.40	\$ 214.80	\$ 384.80	\$ 1,352.10	\$ 1.50	\$ 1.50	\$ 1.50	\$ 1.50	\$ 1.50
\$ 110	\$ 4.62	\$ 4.62	\$ 6.93	\$ 9.35	\$ 11.55	\$ 18.48	\$ 27.83	\$ 51.04	\$ 94.93	\$ 141.24	\$ 236.28	\$ 423.28	\$ 1,487.31	\$ 1.65	\$ 1.65	\$ 1.65	\$ 1.65	\$ 1.65
\$ 120	\$ 5.04	\$ 5.04	\$ 7.56	\$ 10.20	\$ 12.60	\$ 20.16	\$ 30.36	\$ 55.68	\$ 103.56	\$ 154.08	\$ 257.76	\$ 461.76	\$ 1,622.52	\$ 1.80	\$ 1.80	\$ 1.80	\$ 1.80	\$ 1.80
\$ 130	\$ 5.46	\$ 5.46	\$ 8.19	\$ 11.05	\$ 13.65	\$ 21.84	\$ 32.89	\$ 60.32	\$ 112.19	\$ 166.92	\$ 279.24	\$ 500.24	\$ 1,757.73	\$ 1.95	\$ 1.95	\$ 1.95	\$ 1.95	\$ 1.95
\$ 140	\$ 5.88	\$ 5.88	\$ 8.82	\$ 11.90	\$ 14.70	\$ 23.52	\$ 35.42	\$ 64.96	\$ 120.82	\$ 179.76	\$ 300.72	\$ 538.72	\$ 1,892.94	\$ 2.10	\$ 2.10	\$ 2.10	\$ 2.10	\$ 2.10
\$ 150	\$ 6.30	\$ 6.30	\$ 9.45	\$ 12.75	\$ 15.75	\$ 25.20	\$ 37.95	\$ 69.60	\$ 129.45	\$ 192.60	\$ 322.20	\$ 577.20	\$ 2,028.15	\$ 2.25	\$ 2.25	\$ 2.25	\$ 2.25	\$ 2.25
\$ 160	\$ 6.72	\$ 6.72	\$ 10.08	\$ 13.60	\$ 16.80	\$ 26.88	\$ 40.48	\$ 74.24	\$ 138.08	\$ 205.44	\$ 343.68	\$ 615.68	\$ 2,163.36	\$ 2.40	\$ 2.40	\$ 2.40	\$ 2.40	\$ 2.40
\$ 170	\$ 7.14	\$ 7.14	\$ 10.71	\$ 14.45	\$ 17.85	\$ 28.56	\$ 43.01	\$ 78.88	\$ 146.71	\$ 218.28	\$ 365.16	\$ 654.16	\$ 2,298.57	\$ 2.55	\$ 2.55	\$ 2.55	\$ 2.55	\$ 2.55
\$ 180	\$ 7.56	\$ 7.56	\$ 11.34	\$ 15.30	\$ 18.90	\$ 30.24	\$ 45.54	\$ 83.52	\$ 155.34	\$ 231.12	\$ 386.64	\$ 692.64	\$ 2,433.78	\$ 2.70	\$ 2.70	\$ 2.70	\$ 2.70	\$ 2.70
\$ 190	\$ 7.98	\$ 7.98	\$ 11.97	\$ 16.15	\$ 19.95	\$ 31.92	\$ 48.07	\$ 88.16	\$ 163.97	\$ 243.96	\$ 408.12	\$ 731.12	\$ 2,568.99	\$ 2.85	\$ 2.85	\$ 2.85	\$ 2.85	\$ 2.85
\$ 200	\$ 8.40	\$ 8.40	\$ 12.60	\$ 17.00	\$ 21.00	\$ 33.60	\$ 50.60	\$ 92.80	\$ 172.60	\$ 256.80	\$ 429.60	\$ 769.60	\$ 2,704.20	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00
\$ 210	\$ 8.82	\$ 8.82	\$ 13.23	\$ 17.85	\$ 22.05	\$ 35.28	\$ 53.13	\$ 97.44	\$ 181.23	\$ 269.64	\$ 451.08	\$ 808.08	\$ 2,839.41	\$ 3.15	\$ 3.15	\$ 3.15	\$ 3.15	\$ 3.15
\$ 220	\$ 9.24	\$ 9.24	\$ 13.86	\$ 18.70	\$ 23.10	\$ 36.96	\$ 55.66	\$ 102.08	\$ 189.86	\$ 282.48	\$ 472.56	\$ 846.56	\$ 2,974.62	\$ 3.30	\$ 3.30	\$ 3.30	\$ 3.30	\$ 3.30
\$ 230	\$ 9.66	\$ 9.66	\$ 14.49	\$ 19.55	\$ 24.15	\$ 38.64	\$ 58.19	\$ 106.72	\$ 198.49	\$ 295.32	\$ 494.04	\$ 885.04	\$ 3,109.83	\$ 3.45	\$ 3.45	\$ 3.45	\$ 3.45	\$ 3.45
\$ 240	\$ 10.08	\$ 10.08	\$ 15.12	\$ 20.40	\$ 25.20	\$ 40.32	\$ 60.72	\$ 111.36	\$ 207.12	\$ 308.16	\$ 515.52	\$ 923.52	\$ 3,245.04	\$ 3.60	\$ 3.60	\$ 3.60	\$ 3.60	\$ 3.60
\$ 250	\$ 10.50	\$ 10.50	\$ 15.75	\$ 21.25	\$ 26.25	\$ 42.00	\$ 63.25	\$ 116.00	\$ 215.75	\$ 321.00	\$ 537.00	\$ 962.00	\$ 3,380.25	\$ 3.75	\$ 3.75	\$ 3.75	\$ 3.75	\$ 3.75

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		AGE										
000's	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	
\$ 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	
\$	\$ 4.20	\$ 4.20	\$ 6.30	\$ 8.50	\$ 10.50	\$ 16.80	\$ 25.30	\$ 46.40	\$ 86.30	\$ 128.40	\$ 214.80	
\$	\$ 4.62	\$ 4.62	\$ 6.93	\$ 9.35	\$ 11.55	\$ 18.48	\$ 27.83	\$ 51.04	\$ 94.93	\$ 141.24	\$ 236.28	
\$	\$ 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			\$5,000			\$10,000		
Child Life only Premium				\$0.190			\$0.930			\$1.85		