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INSURANCE INSIDER

MAY 2021

Win \$100!

Special Open Enrollment period now open!

This month we are highlighting our Boston Mutual products. Special enrollment for Boston Mutual's Whole Life, Critical Illness, and Accident policies runs through May 28. Any member who calls to inquire about Boston Mutual products during this enrollment period will be entered into a drawing for a **\$100 Visa Gift Card!**

Members that call to inquire about Boston Mutual products between April 23 - 28 will be entered into a drawing for a \$100 Visa Gift Card!



SPECIAL

OPEN ENROLLMENT STARTS NOW!

APRIL 23 THROUGH MAY 28

Anyone who calls to inquire about Boston Mutual products during this enrollment period will be entered into a drawing for a **\$100 gift card!**

CLICK HERE FOR MORE INFORMATION!



Learn
more

Critical Illness with Cancer Insurance

Every year about 735,000 Americans have a heart attack. Lessen the burden of out-of-pocket-expenses if a life-changing illness or health event strikes. Dependent coverage is available for your spouse and children (up to age 26). There is no additional charge to cover children. Member benefit amounts are portable and available from \$5,000 to \$50,000.

With Boston Mutual's Critical Illness coverage. . .

- **Cash benefits are paid directly to you**, whether the condition is covered by your medical plan or not.
- You don't have to be covered on a health plan to participate in Boston Mutual's Critical Illness plan.
- **Easy claims process.** We work hard to make the claims process as easy as possible.
- **Flexible benefits.** You select the amount of insurance you need and can afford.
- **Family coverage.** You can cover your spouse and children.

Covered Specified Critical Illness	Percent of Benefit Amount
Cancer	100%
Carcinoma in situ	30%
Skin Cancer	\$300 one-time (lifetime)
Heart Attack (Myocardial Infarction)	100%
Coronary Artery Bypass Surgery	30%
Angioplasty & Stent Insertion	30%
Stroke	100%
Coma	100%
Paralysis	100%
Severe Burns	100%
Major Organ Transplant	100%
Alzheimer's Disease	100%
ALS (Lou Gehrig's Disease)	100%
Loss of Sight/Speech/Hearing	100%
End Stage Renal Disease	100%
Benign Brain Tumor	100%

SAMPLE PRICING			
Issue Ages	\$10,000	\$25,000	\$50,000
18-29	\$5.40	\$13.50	\$27.00
30-39	\$9.80	\$24.50	\$49.00
40-49	\$18.00	\$45.00	\$90.00
50-59	\$30.60	\$76.50	\$153.00
60-69	\$52.00	\$130.00	\$259.99

[View Critical Illness Plan Details](#)

Whole Life Insurance

- Up to a maximum of \$200,000 in coverage.
- Coverages range from \$1,000-\$25,000 in unit increments of \$1,000.
- Insurance is also available for unmarried dependent children age 15 days through age 25.
- Grandchildren are eligible from age 15 days to age 15.
- Eligible to enroll up to age 72.
- Retirees are not eligible to enroll, but can maintain plan if previously enrolled.

With Boston Mutual's Critical Illness coverage. . .

- **Family coverage available.** You don't have to apply in order to cover your spouse, children, and grandchildren.
- **Guaranteed premium.** As long as you pay your premiums, the cost of your life insurance policy can never go up.
- **Guaranteed cash value.** The cash value illustrated at the time of purchase, when you reach age 65, is guaranteed as long as your coverage stays in force.*
- **Guaranteed portability.** Even if your employment changes, you can keep this coverage and pay us directly for the premiums.
- **Guaranteed additional purchase.** If you buy a minimum amount of coverage, you guarantee yourself the right to purchase any remaining portion of the guarantee issue limit at future approved enrollments (subject to product and payroll deduction availability).

Sample Whole Life Insurance Pricing						
Age at Enrollment	\$13 monthly premium	\$26 monthly premium	\$52 monthly premium	\$78 monthly premium	\$104 monthly premium	\$117 monthly premium
25	\$18,145	\$39,693	\$82,819	\$125,947	\$169,073	\$190,636
30	\$14,795	\$32,365	\$67,529	\$102,695	\$137,859	\$155,442
35	\$11,941	\$26,120	\$54,500	\$82,882	\$111,262	\$125,452
40	\$9,514	\$20,813	\$43,426	\$66,040	\$88,654	\$99,960
45	\$7,455	\$16,307	\$34,026	\$51,745	\$69,464	\$78,323
50	\$5,753	\$12,585	\$26,259	\$39,934	\$53,608	\$60,445
55	\$4,450	\$9,736	\$20,314	\$30,892	\$41,470	\$46,759
60	\$3,440	\$7,525	\$15,702	\$23,879	\$32,055	\$36,144
65	\$2,620	\$5,732	\$11,960	\$18,188	\$24,416	\$27,530

[View Whole Life Plan
Details](#)

Accident Insurance

Group Accident Coverage complements your medical coverage by providing you with a benefit payment for covered medical services once your coverage is effective.

This payment can be used as you see fit, especially to help with the out-of-pocket expenses you may incur as a result of an accident. Below is sample list of covered events. Please go to seanc.org/insurance/accident for more details.

With Boston Mutual's Critical Illness coverage. . .

- **Cash benefits** are paid directly to you.
- **Easy claims** process.
- **No pre-existing** conditions on the base plan.
- **Portable** - if you change jobs, you can take your plan with you at the same rate.
- **Guarantee Issue** with no medical questions.
- **You can cover** your spouse and children (*under age 26*).

Below is sample list of covered events. Please go to seanc.org/insurance/accident for more details.

- Hospital Care
- Lodging
- Rehabilitation Unit
- Transportation
- Emergency Room Treatment
- Ambulance
- Blood, Plasma, Platelets
- Physician Office/Urgent Care - Initial Visit
- Outpatient Surgery Facility Service
- Abdominal or Thoracic
- Hernia
- Emergency Room
- Accidental Death
- Coma
- Dismemberment (loss of hand, finger, foot, toe and/or eye)
- Epidural Pain Management
- Therapy Services – Occupational, Physical & Speech
- Spinal Manipulation
- Burns
- Skin Grafts
- Concussion
- Emergency dental work (crown)
- Emergency dental work (extraction)
- Eye Injury
- Gunshot wound
- Laceration
- Organized Sports
- Prosthetic device
- Ruptured Disc
- Tendon, Ligament, Rotator
- Torn Knee Cartilage
- Diagnostic Imaging
- Medical Imaging
- X-Rays
- Dislocations & Fractures

[View Accident Plan Details](#)

As a reminder, the SEANC Insurance department will be available to assist you Monday - Friday, 8 a.m. – 5 p.m. at 800-222-2758 or insurance@seanc.org.



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