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# INSURANCE INSIDER

MARCH 2021



This month we are highlighting our Boston Mutual products. Current offerings include Term Life, Whole Life, Accident and Critical Illness insurance. Below you can find more information on the products.

## Term Life Insurance

- \$150,000 up to first 180 days of membership
- Spouses may be insured for \$25,000 for \$6.75/month (up to age 70)
- Insurance is available for unmarried dependent children age 14 days through age 19 (to age 25 if full-time student)
- Children \$2.20 per family no matter the number of kids \$10,000
- Handicapped children over the age 19 are eligible
- Only active employees can enroll

Monthly Member Rates and Sample Monthly Premium Costs					
Member Age	\$10,000	\$20,000	\$50,000	\$100,000	\$150,000
<24	\$0.52	\$1.04	\$2.60	\$5.20	\$7.80
25-29	\$0.63	\$1.26	\$3.15	\$6.30	\$9.45
30-34	\$0.81	\$1.62	\$4.05	\$8.10	\$12.15
35-39	\$1.27	\$2.54	\$6.35	\$12.70	\$19.05
40-44	\$1.96	\$3.92	\$9.80	\$19.60	\$29.40
45-49	\$2.99	\$5.98	\$14.95	\$29.90	\$44.85
50-54	\$5.06	\$10.12	\$25.30	\$50.60	\$75.90
55-59	\$8.74	\$17.48	\$43.70	\$87.40	\$131.10
60-64	\$12.65	\$25.30	\$63.25	\$126.50	\$189.75
65-69	\$21.28	\$42.56	\$106.40	\$212.80	\$319.20
70-74	\$60.61	\$121.22	\$303.05	\$606.10	\$909.15

[View Term Life 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

### 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](https://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](#)

## 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.

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](#)

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](mailto:insurance@seanc.org).



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