Issue Age Life and AD&D Premiums*

Designed for the Employees of City of Cambridge, MA

Effective Date: 01/01/2027

Guaranteed Issue Amounts			
Age	**18-69**	**70+**	
Employee	$250,000	$10,000	
Spouse	$20,000	n/a	

Spouses may elect in increments of $5,000 to a maximum of $100,000 not to exceed 50% of the employee's elected amount.

Spouse Monthly Premium** - Life and AD&D

Age	Monthly Rate per 1,000	$5,000	$10,000	$15,000	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000
Under 20	**$0.096**	$0.48	$0.96	$1.44	$1.92	$2.40	$2.88	$3.36	$3.84	$4.32	$4.80
20-24	**$0.096**	$0.48	$0.96	$1.44	$1.92	$2.40	$2.88	$3.36	$3.84	$4.32	$4.80
25-29	**$0.096**	$0.48	$0.96	$1.44	$1.92	$2.40	$2.88	$3.36	$3.84	$4.32	$4.80
30-34	**$0.096**	$0.48	$0.96	$1.44	$1.92	$2.40	$2.88	$3.36	$3.84	$4.32	$4.80
35-39	**$0.144**	$0.72	$1.44	$2.16	$2.88	$3.60	$4.32	$5.04	$5.76	$6.48	$7.20
40-44	**$0.220**	$1.10	$2.20	$3.30	$4.40	$5.50	$6.60	$7.70	$8.80	$9.90	$11.00
45-49	**$0.324**	$1.62	$3.24	$4.86	$6.48	$8.10	$9.72	$11.34	$12.96	$14.58	$16.20
50-54	**$0.505**	$2.52	$5.05	$7.57	$10.10	$12.62	$15.15	$17.67	$20.20	$22.72	$25.25
55-59	**$0.809**	$4.04	$8.09	$12.13	$16.18	$20.22	$24.27	$28.31	$32.36	$36.40	$40.45
60-64	**$1.122**	$5.61	$11.22	$16.83	$22.44	$28.05	$33.66	$39.27	$44.88	$50.49	$56.10
65-69	**$1.930**	$9.65	$19.30	$28.95	$38.60	$48.25	$57.90	$67.55	$77.20	$86.85	$96.50

Age	Monthly Rate per 1,000	$55,000	$60,000	$65,000	$70,000	$75,000	$80,000	$85,000	$90,000	$95,000	$100,000
Under 20	**$0.096**	$5.28	$5.76	$6.24	$6.72	$7.20	$7.68	$8.16	$8.64	$9.12	$9.60
20-24	**$0.096**	$5.28	$5.76	$6.24	$6.72	$7.20	$7.68	$8.16	$8.64	$9.12	$9.60
25-29	**$0.096**	$5.28	$5.76	$6.24	$6.72	$7.20	$7.68	$8.16	$8.64	$9.12	$9.60
30-34	**$0.096**	$5.28	$5.76	$6.24	$6.72	$7.20	$7.68	$8.16	$8.64	$9.12	$9.60
35-39	**$0.144**	$7.92	$8.64	$9.36	$10.08	$10.80	$11.52	$12.24	$12.96	$13.68	$14.40
40-44	**$0.220**	$12.10	$13.20	$14.30	$15.40	$16.50	$17.60	$18.70	$19.80	$20.90	$22.00
45-49	**$0.324**	$17.82	$19.44	$21.06	$22.68	$24.30	$25.92	$27.54	$29.16	$30.78	$32.40
50-54	**$0.505**	$27.77	$30.30	$32.82	$35.35	$37.87	$40.40	$42.92	$45.45	$47.97	$50.50
55-59	**$0.809**	$44.49	$48.54	$52.58	$56.63	$60.67	$64.72	$68.76	$72.81	$76.85	$80.90
60-64	**$1.122**	$61.71	$67.32	$72.93	$78.54	$84.15	$89.76	$95.37	$100.98	$106.59	$112.20
65-69	**$1.930**	$106.15	$115.80	$125.45	$135.10	$144.75	$154.40	$164.05	$173.70	$183.35	$193.00

*Issue Age Premiums - This plan utilizes Boston Mutual's Issue Age billing option. Issue age billing means that Employees and Spouses enroll and are billed based on their age band as of the effective date of coverage. Once enrolled, Employees and Spouses remain in the age band they were originally issued at with Boston Mutual. After the initial rate guarantee period, the group is subject to an annual review and possible rate changes.

Rates are effective as of the date shown above. Group life policies are underwritten by Boston Mutual Life Insurance Company under Policy form BML GRTP 4/99, subject to state availability. Product offerings may vary depending on state laws and regulations. Policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to your certificate or contact your benefits administrator.

***Premiums shown above are based on current monthly rates and may vary from billed premiums.*

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