

Catastrophic Loss Rider/ Chronic Illness Rider* . . .

* Referred to as Chronic Illness Rider in MA only



While Boston Mutual's Whole Life Insurance policy provides benefits during life's most challenging moments, the Catastrophic Loss Rider provides you and/or your spouse additional financial protection should the insured lose (either temporarily or permanently) their ability to care for themselves.

➔ This coverage provides a monthly benefit (up to 2.5 times the face amount) payable to you for up to the maximum benefit period after you have satisfied the elimination period and continue to qualify for benefits.

Catastrophic Loss Rider Highlights . . .

- ✓ Benefit trigger - loss of two or more daily living activities (*continence, bathing, transferring, dressing, toileting and eating*), under the regular care and attendance of a physician
- ✓ Does not reduce the face amount of the life insurance policy
- ✓ No requirement for hospital confinement, skilled nursing, or home health care
- ✓ 6/6 month pre-existing condition exclusionary period
- ✓ No additional medical questions. Follows the same underwriting as the Whole Life coverage
- ✓ Diagnosis of this loss must occur after the effective date of this coverage

How to get this type of insurance . . .

➔ You and/or your spouse elect a new Whole Life Policy with Boston Mutual with a minimum face amount of \$8,000.** Add on the Catastrophic Loss Rider.#

** In certain instances, state replacement laws may apply.


Elimination periods, benefit periods, and benefit amounts may vary by employer.


The Catastrophic Loss Rider is available to employee and/or spouse ages 18-70 with a minimum face amount of \$8,000. It is not approved in CA, CT, FL, HI, IL, KS, MD, MN, MO, NH, NJ, NY, NC, PA, TN, TX, VT, VA, WA, and PR. In Massachusetts, the rider is called Chronic Illness Coverage. This rider is not a Long-Term Care or Disability Income product.



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CATLOSS - RIDER 8/09 for IIC 13 END-95 (ESO) 3/13 and END-95 (ESO) 3/13 335-4819 3/21

335-4883 5/23

CATLOSS - ACC - RIDER 1/10 for IIC 13 END-95 (ESO) 3/13 - Massachusetts and Utah

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