



*With over a
Century of Service,
Boston Mutual is
a tradition for
today . . .
and a
vision for tomorrow.*

VOLUNTARY WORKSITE INSURANCE PRODUCTS

The Road to Success . . .

335-1246 11/09





Boston Mutual . . .

A tradition for today . . .

A vision for tomorrow . . .

Boston Mutual Life Insurance Company, founded in 1891, has proudly served American families for more than a century. Our commitment to our guiding principles of ***Service, Value and Integrity*** has allowed us to enjoy more than one hundred years of financial strength and stability. Discover the difference experience and dedication can make.

While product and enrollment are, of course, critical to the success of a voluntary benefits program, Boston Mutual believes that long-term client satisfaction rests in the simplicity and efficiency of its administrative systems. Simply put, no carrier exceeds our performance in that area. Applicable systems are based upon the knowledge gained with over 30 years of experience and the servicing of over 5,500 client accounts. A dedicated support department services our client companies. To assure continuity, comfort and timeliness of service, each client is assigned an individual account representative. An 800 number is available to both client management personnel and to employees.

SERVICE

From proposals to claims, we understand service. Our knowledgeable sales and administrative staff are committed to providing a superior customer experience. At Boston Mutual Life, policyholders are our priority. We stand behind our products and our people. Put more than a century of experience to work for you.

VALUE

Boston Mutual Life offers a diverse portfolio of comprehensive Voluntary Worksite Insurance products. Our products provide affordable, flexible protection which meet the needs of employers and employees alike.

INTEGRITY

Boston Mutual's financial strength, built on a foundation of high quality assets, conservative investment philosophy and strong surplus, is rated A- (Excellent) by A.M. Best Company, the fourth highest rating out of a possible 16 categories. Best's rating reflects an evaluation of the company's financial strength, operating performance and market profile. The rating also provides an independent opinion of a company's ability to meet its obligations to policyholders. The current rating was affirmed on 5/21/09. For the latest rating information visit www.ambest.com.

VOLUNTARY WORKSITE PRODUCT PORTFOLIO

PRODUCT	STANDARD FEATURES
<p>EMPLOYEE LIFE OPTION ELO</p>	<ul style="list-style-type: none"> * Interest Sensitive Endowment at 95 policy with guaranteed values with the added advantages of cash accumulations at current interest rates. * Generous guarantee issue amounts for all eligible employees. * Flexibility to cover the employee, spouse, children and grandchildren. You don't have to insure yourself to cover other family members. * Premiums are guaranteed for the life of the policy. * Policy is portable should the employee leave his/her employer. * Optional Riders include Children's Term Rider, Accidental Death Benefit, Payor Waiver of Premium and a Level Term Rider. * Tobacco/Non-Tobacco rates and blended rates available. <p>Policy Series END-95(ESO)(9/00)</p>
<p>EMPLOYEE DISABILITY OPTION EDO</p>	<ul style="list-style-type: none"> * Short-Term Benefit Plans (<i>up to 2 years</i>) along with a Long-Term Benefit Plan. * Off-the-job Disability coverage for accidents and sickness. * Multiple benefit elimination periods to meet employer and employee needs. * Waiver of Premium. * Partial Disability Benefits. * Mental Illness Benefit. * Alcohol and Drug Benefit. * Guarantee Issue available for qualifying groups. <p>Policy Series GDP499</p>
<p>EMPLOYEE ACCIDENT OPTION EAOP</p>	<ul style="list-style-type: none"> * 24 hour coverage and off the job only coverage. * Indemnity amounts payable for many triggers such as: <ul style="list-style-type: none"> <li style="width: 50%;">* Hospitalization <li style="width: 50%;">* Transportation <li style="width: 50%;">* Emergency Room <li style="width: 50%;">* Follow-up Care <li style="width: 50%;">* AD&D <li style="width: 50%;">* Burns, lacerations, fractures, dislocations * Optional Riders for Hospital confinement due to Sickness, Enhanced Emergency Room Benefit and Wellness Benefit, Enhanced Physician Office/Urgent Care Rider and HIV Rider. * Guarantee issue on the base plan for eligible employees. * Coverage available for spouse and children when employee purchases. * Policy is portable should the employee leave his/her employer. <p>Policy Series WS-ACC 8/08</p>
<p>EMPLOYEE CRITICAL ILLNESS OPTION ECIO</p>	<ul style="list-style-type: none"> * Lump-sum benefits paid directly to the insured following the diagnosis of each covered critical illness. * Re-occurrence and additional occurrence benefits are included. * Covered Critical Illnesses include Cancer, Heart Attack, Stroke, Major Organ Transplant, Renal Failure at 100% of the selected benefit. Carcinoma in Situ and Coronary Artery Bypass Surgery are covered at 25% of the selected benefit. * Optional Riders for Loss of Activities of Daily Living (ADL). * Employee benefit amounts available from \$5,000 to \$50,000. * Spouses may purchase up to 1/2 of the employee benefit amount. * Dependent children are covered up to 10% of the employee amount at no additional charge. * Annual health screening benefit. * Simplified underwriting – only a few health questions. * Policy is portable after policy has been in force for 6 months. <p>Policy Series BM2100-MP</p>

*State variations may apply to benefits and features available.
Some products may not be available in all states.*



BEST HEALTH PLANS

800 . 237 . 8543

www.besthealthplans.com



BOSTON MUTUAL LIFE INSURANCE COMPANY

120 Royall Street • Canton, Massachusetts 02021

www.bostonmutual.com