



Town of Mansfield

6 Park Row, Mansfield, Massachusetts 02048

Town of Mansfield EMPLOYEE CRITICAL ILLNESS PLUS

When can I sign up?

You are eligible to sign up for permanent life insurance within the first 30 days of employment, at a benefit fair or during a scheduled enrollment period.

Why do I need the Critical Illness Plan if I have health insurance?

While health insurance should pay most of the costs associated with fighting a “dread” disease, the Critical Illness policy will help with the financial loss.

What does the policy cover?

Covered illnesses are: Cancer, Heart attack, stroke, major organ transplant, paralysis, end-stage renal failure, coronary artery bypass surgery, angioplasty & stent insertion, coma, severe burns, ALS, Alzheimer's disease, loss of sight/speech/hearing and benign brain tumor.

How much does it pay?

The policy pays a percentage of the total benefit for each covered ailment. The above listed ailments would cause 100% of the benefit to be paid, except heart bypass, angioplasty & stent insertion, which is 30%. The benefit may be as high as \$50,000. Employees can choose a benefit level between \$5,000 and \$50,000.

Is there spousal coverage?

Yes. Spouses can purchase a benefit level between \$2,500 and \$25,000. (50% of the employee's coverage amount).

Is there dependent coverage?

Eligible children are also covered for the following childhood specified critical illnesses at 25% of the employee benefit amount at no additional charge. Eligible children are also covered for cerebral palsy, cleft lip or palate, down syndrome, cystic fibrosis and spina bifida.

Is there a wellness benefit?

Yes, each covered insured may receive \$50 per year for any one of the 21 specified health screening tests. This benefit is paid regardless of the results of the test. The coverage is paid for the employee and the spouse, if the spouse's coverage is included. There is no benefit paid for dependent children.

I have had a covered disease. Can I get the policy?

Yes. If it was a pre-existing condition, it would be covered after the first year. For Cancer or Carcinoma in Situ, the employee, if already diagnosed, would need to go 12 months without treatment, prior to filing a claim.

How much does it cost?

There are different coverable options but a \$25,000 individual policy can cost as little as \$6.07 per week for a 39 year old non-smoker.

Can I keep this policy if I leave employment or retire?

Yes, this policy is portable (YOU OWN IT) at the same rates as when you were an employee.

Please contact LifePlus Insurance Agency, Inc. with any enrollment questions.
781-837-9222 – fax 781-837-9227

This form is for informational purposes only, please refer to the contract for specific language.