

Catastrophic Loss Coverage

FINANCIAL PROTECTION FOR AN UNEXPECTED LOSS OF INDEPENDENCE.



This insurance coverage is offered in conjunction with the Employee Life Option Plus Permanent Life Insurance plan.

BOSTON MUTUAL LIFE INSURANCE COMPANY - 120 Royall Street • Canton, MA 02021



Approved for use in: AK, AL, AR, AZ, CO, DC, DE, GA, IA, ID, IN, KY, LA, ME, MI, MS, MT, NE, NM, ND, NV, OH, OK, OR, RI, SC, SD, WV, WI, WY.

About 4.4 million adults required the help of another person with activities of daily living (ADLs) such as eating, dressing, or bathing, and 8.3 million required help with instrumental activities of daily living (ADLs) such as household chores or shopping.*

Boston Mutual's Catastrophic Loss coverage is designed to help provide financial assistance should you lose (*either temporarily or permanently*), the ability to care for yourself. There is no requirement that you be confined in a Nursing Home, Assisted Living Facility or receiving Home Health Care!

BENEFITS

This coverage provides a monthly benefit payable to you for up to the maximum benefit period after you have satisfied the elimination period and continue to qualify for benefits. The benefits paid under this coverage will not reduce the face amount of your life insurance coverage with us.

You qualify for benefits when you:

- are unable to perform 2 or more activities of daily living (*Bathing, Transferring, Dressing, Toileting, Eating and Continence*)
- are under the regular care and attendance of a Physician and
- have satisfied the elimination period.

The diagnosis of this loss must occur after the effective date of this coverage.

ELIGIBILITY

You and your spouse can purchase this rider as long as you are eligible and apply for the ELOP Life insurance policy this rider will be attached to. The total face amount of any ELOP Life insurance coverage you have with us (*including the new policy you are applying for*) will help determine how much Catastrophic Loss coverage you can purchase.

LIMITATIONS & EXCLUSIONS

Pre-Existing Conditions-Limitations: Benefits will not be payable for any pre-existing conditions during the first six (6) months this coverage is in force. A **Pre-Existing Condition** means an Injury or Sickness for which, during a six-month period immediately preceding the Effective Date of this coverage, You have 1) received a diagnosis or advice from a Physician; 2) received treatment; 3) incurred expenses; or 4) taken prescription drugs.

Exclusions: This benefit is not payable for any Catastrophic Loss which is due to 1) an intentionally self-inflicted injury while sane or insane; 2) active participation in a riot; 3) commission of a felony; 4) war, declared or undeclared or any act of war, while serving in the military or any auxiliary unit thereto; 5) a Pre-Existing Condition, except as provided for under the Pre-Existing Condition Limitation; 6) the voluntary use of alcohol or any controlled substance (*as defined in Title II of the Comprehensive Drug Abuse and Prevention and Control Act of 1970 and all amendments*) unless prescribed by a Physician. No benefits are payable during any period in which You are incarcerated. In addition, no benefits are payable to You for any period of thirty (30) or more consecutive days during which You are outside of the United States, its territories or possessions, Canada or Mexico.

Exclusions vary slightly in the states of AL, DC & SD. Please refer to the Rider for specific policy language.

Benefits are subject to the limitations and provisions shown in the policy and rider. This brochure provides a general description of the important features of the CATLOSS-Rider 8/09. This brochure is not the insurance contract and only the actual provisions will control. This rider is not a Long-Term Care or Disability Income product.

* Summary Health Statistics for the U.S. Population: National Health Interview Survey, 2014