

Special Open Enrollment

October 5th - December 4th, 2020

For Benefits Eligible Employees of:



MASSMUTUAL@WORKSM

Group Whole Life Insurance

Issued by Massachusetts Mutual Life Insurance Company (MassMutual)

Offered by:



FAU and the Gabor Agency are pleased to announce a Special Open Enrollment for Group Whole Life Insurance issued by Massachusetts Mutual Life Insurance (MassMutual).

What is MassMutual@Work Group Whole Life Insurance?

MassMutual@Work Group Whole Life Insurance combines death benefit protection, cash value accumulation and a simple application process.

What are the Key Features of the Offer?

Employees:

No health questions or medical exam for up to \$100,000 of Coverage, Guaranteed Issue for eligible employees. *

Spouses:

Spouses or domestic partners may qualify for either \$25,000 or \$50,000 of coverage, Simplified Issue.

Dependents:

Dependent children or grandchildren may qualify for \$25,000 of coverage, Guaranteed Issue.

Eligible Employees may purchase coverage amounts between \$100,000 and \$250,000 with no medical exam and limited health questions, Simplified Issue. **

Benefits of Group Whole Life Insurance

Guaranteed Death Benefit • Guaranteed Cash Value Accumulation • Guaranteed Premiums

Accelerated Benefit for Chronic Care. [Watch this video](#) to learn more about this valuable benefit

- Mass Mutual's Group Whole Life insurance may be continued after retirement or termination of employment with no increase in premium or reduction in coverage.
- Available via Convenient Payroll Deduction.



Your Special Open Enrollment Period is being offered October 5th-December 4th, 2020.

During this time only eligible employees may apply for up to \$100,000 of Group Whole Life Insurance coverage issued by Mass Mutual on a Guaranteed Issue Basis!

Signing Up is Easy

Coverage is available through a short and simple application process. Contact your FAU Gabor Representative to learn more, or

[Click Here to Enroll Now!](#)

Learn More and Next Steps

To learn more about MassMutual@work Group Whole Life Insurance:

[Watch this Video](#)

Review this brochure and contact your FAU Gabor Representative:

Call Toll Free: (800) 330-6115

Email: [**info@gaboragency.com**](mailto:info@gaboragency.com)

Eligibility applies to any faculty and full-time staff in a benefit-eligible position or part-time employees with .50 FTE in a benefit-eligible position.

**Any amount of Guaranteed Issue Group Whole Life insurance previously issued to you by MassMutual is deducted from the amount for which you are eligible under this program.*

***Annual coverage amount of \$250,000 for employees includes Group Whole Life coverage already in force with MassMutual.*

Note: The coverage mentioned herein is in general terms and is superseded in all respects, by the terms and conditions of the certificate, its endorsements, or exclusions.

Life insurance is offered through The Gabor Agency, Inc. a licensed insurance agency. Group Whole Life Insurance (GPWL), (policy/certificate forms MM-GPWL-2014 and MM-GCWL-2014, and MM-GPWL-2014 (NC) and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance. The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.