



MASSACHUSETTS



Group Life Insurance

# Retailers Association of Massachusetts Offers Group Life Insurance Policies

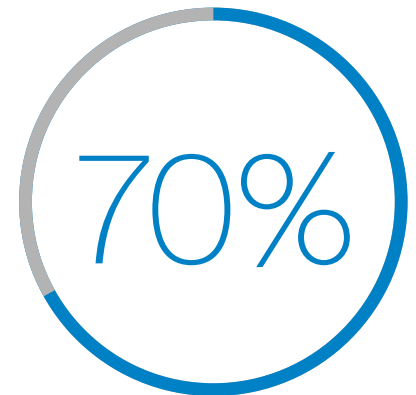
Effective October 1, 2018, Retailers Association of Massachusetts (RAM) is providing a \$10,000 group life insurance policy to all employees covered on RAM Blue Cross Blue Shield plans at no additional cost to you or your employees. This valuable benefit is offered in partnership with Blue Cross Blue Shield of Massachusetts and USABLE Life®, an independent company that provides life insurance coverage

## The Benefits of Group Life Insurance

Your employees devote their lives to providing for their families. But more than 20% of life insurance owners say they don't have enough coverage.<sup>1</sup> The financial stability of group life insurance gives employees assurance that their families will be protected, and is key to attracting and retaining top talent at your organization.

## Healthier Employees and Better Bottom Lines

Since 2012, we've helped more than 4,800 RAM employees live healthier lives with health care plans that fit business and employee needs. Our plans cover annual preventive care, like well visits and immunizations, and feature programs that encourage employees to be active in managing their health, which helps you better manage costs.



of consumers say they need life insurance, yet only 59% own life insurance.

### Questions?

Contact Blue Cross Blue Shield of Massachusetts inside sales at **1-888-723-4840** or **insidesales@bcbsma.com**.