USF is pleased to announce a Special Open Enrollment for Whole Life Insurance written through Mass Mutual Life Insurance through The Gabor Agency. This benefit is available to USF for benefits eligible employees and is separate from the Life Insurance policies issued by People First.

**What is MassMutual@Work Whole Life Insurance?**

Whole Life Insurance with Mass Mutual offers permanent protection with premiums that never increase, and allows you to provide for your family even when you can't be there for them.

**What are the Key Features of the Offer?**

- It is easy to apply: Just answer a few eligibility questions; there is no need for a medical exam/questionnaire.
- The coverage is portable which means if you change jobs, you can take your certificate with you.
- Employees can qualify for up to $50,000 in coverage, Guaranteed Issue* (some exclusions apply)
- Spouses/Domestic partners may qualify for $25,000 or $50,000, Simplified Issue.
- Dependents may qualify for $25,000, Guaranteed Issue

**Who’s Eligible**

Full time employees in a benefit-eligible position or part time employees with .50 FTE in a benefit-eligible position.

**Next Steps**

- Review the MassMutual@Work video and contact Gabor at 850-894-9611 or 1-800-330-6115. You can also reach them at info@gaboragency.com
- Open Enrollment Period September 16th- November 15th, 2019.