

# Notification: Change in Retiree Life Insurance Carrier

**Subject: IMPORTANT: Change to Your Retiree Life Insurance Coverage**

Dear Town of Clarksburg Retiree,

We are writing to inform you of an upcoming change to the group life insurance provider for all Town of Clarksburg retirees. Effective **July 1, 2026**, our retiree life insurance carrier will transition from Colonial Life Insurance Company to **The Standard Insurance Company**.

## What Means for You

- **Coverage Amount:** Your current life insurance coverage amount will change to \$2,000.
- **Premiums:** Your premiums will be updated.
- **Continuity:** There will be no lapses in coverage. The Standard Insurance Company will honor all active policies in force as of July 1, 2026.
- Copies of the policies can be found on the town employee benefits webpage at

## Action Required

- **Beneficiary Designation:** Please review your beneficiary designation. It is recommended you complete a new beneficiary form for the Standard to ensure your records are up to date. We have included a beneficiary form with this letter, please complete and return it to the Town of Clarksburg Treasurer's Department 111 River Rd, Clarksburg MA 01247.

## Why This Change?

We regularly review our benefits offerings to ensure we are providing the best value to our employee and retirees. This change allows us to maintain high-quality coverage while managing costs.

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