

# TOP TEN FACTS...

every Member needs to know about our *Term Life Insurance*, one of the many benefits of being an HAI Group Member.



## 1 Who writes the policy and who is the policyholder?

The policy is written with The Hartford and the policyholder is Housing Authority Insurance, Inc.

## 2 How does a Public Housing Authority qualify as an eligible Member?

Public Housing Authorities must maintain membership with Housing Authority Insurance, Inc. to qualify.

## 3 Who is eligible?

- Public Housing Authority Commissioners
- Public Housing Authority Executive Directors
- Full-time employees of Public Housing Authorities, who are in good standing
- Must be United States citizen

## 4 Are volunteers/interns eligible?

Volunteers/interns are not eligible for this Member benefit.

## 5 What is the limit of coverage?

Basic Limit of Term Life Insurance:

- Insured Person \$5,000

Reduction in Coverage:

- Age 65, amount reduces to \$3,250
- Age 70, amount reduces to \$2,500

## 6 Once enrolled, how do we add/remove individuals?

All new Commissioners, Executive Directors, and full-time employees must be enrolled within 30 days of employment or appointment. Simply update your census form and submit to [memberbenefit@knology.net](mailto:memberbenefit@knology.net).

## 7 How do we enroll individuals if we missed the 30-day requirement period?

Annually, there is an open enrollment period in January. A communication is sent to all eligible Members explaining the process.

## 8 Can an insured designate multiple beneficiaries or change beneficiaries?

Yes, please designate a percentage after each beneficiary's name. If changing beneficiaries, please submit a new census noting the change.

## 9 What can we provide to enrolled individuals as documentation?

Once enrolled, we will provide your Public Housing Authority with a *Certificate of Insurance* showing all coverage details.

## 10 What do we do should we have questions or need to report a claim?

For any questions or to report a claim, call Jones & Blanchard, our insurance broker for this coverage. Gary P. Jones, CLU or Russell E. Blanchard III, CLU, can be reached at 888-531-4303.