Housing Authority Insurance Group (HAIG) Free \$5,000 Life Insurance (Coverage amount reduces at age 65 to \$3,250.00 and at age 70 to \$2,500.00)

Designation of Beneficiary

In the event of your death while employed or acting as a commissioner with the Seattle Housing Authority, please designate beneficiary(ies) of your HAIG life insurance. You may designate your **estate** as your beneficiary by writing in: "THE PERSONAL REPRESENTATIVE, EXECUTOR, OR ADMINISTRATOR OF MY ESTATE" (do not show anyone's name).

Coverage is completely at the discretion of HAIG and only covers current eligible employees or commissioner.

Please refer to the back of this page for more information regarding this insurance. If more space is needed for beneficiaries, use a separate list (print names clearly), sign, and date and attach to this form.

| Commissioner Name (Print): | Effective Date: | | |
|--|----------------------|-----------------|--|
| Date of Birth: | | | |
| Address: | | | |
| Initial Enrollment | Changing Beneficiary | Open Enrollment | |
| Primary Beneficiary(ies): (Please print) | | | |

| Printed Name | Address | Date of Birth | Relationship | Percentage |
|--------------|---------|------------------|--------------|------------|
| | | | | |
| | | | | |

Contingent Beneficiary(ies): (Contingent beneficiary means the person listed below will only receives the benefit if your named primary beneficiary(ies) is deceased. You are not required to list a contingent beneficiary.

| Printed Name | Address | Date of Birth | Relationship | Percentage |
|--------------|---------|------------------|--------------|------------|
| | | | | |
| | | | | |

Please check one of the statements below:

□ I wish to participate in the Free Life insurance (\$5,000.00) program provided by HAIG. I understand that Seattle Housing Authority and/or HAIG intends to provide this life insurance indefinitely but reserves the right to amend or terminate this insurance at anytime with or without notice. This designation will remain in effect unless and until I submit a new Beneficiary Designation form.

I do <u>not</u> wish to participate at this time in the Free Life insurance (\$5,000.00) program provided by HAIG. I understand that I can only sign up in the future during HAIG open enrollment.

Commissioner signature



Term Life Insurance: an HAI Group Member Benefit

Your top ten questions, answered.

Who writes the policy and who is the policyholder?

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

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Who is ineligible?

- Volunteers
- Interns
- Temporary employees
- Seasonal employees
- Leased employees

How do we enroll if we missed the 30-day requirement?

There is an open enrollment period each January for a February 1 renewal date.

How does a housing agency qualify?

You qualify for this free benefit as long as you maintain membership with Housing Authority Insurance, Inc.

What is the coverage limit?

• Insured: \$5,000

Reduction in coverage:

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

Can an insured designate multiple beneficiaries or change beneficiaries?

Yes. To designate multiple beneficiaries, simply add a percentage after each beneficiary's name on your census. To change beneficiaries, submit an updated census noting the change.

Contact Gary P. Jones, CLU, or Russell E. Blanchard III, CLU, at 888.531.4303.

How do we report a claim?

Who is eligible?

- Housing agency commissioners
- Housing agency executive directors
- Full-time employees of the housing agency who are in good standing
- Must be a United States citizen

Once enrolled, how do we add/remove people?

All new commissioners, executive directors, and full-time employees must be enrolled within 30 days of employment or appointment. Simply update your current census form and submit it in Excel format to memberbenefit@knology.net.

What documentation do you provide?

Once you're enrolled, we will provide your housing agency with a Certificate of Insurance that includes coverage details.

Still have questions? Call Russell E. Blanchard III, CLU at 888.531.4303.

HAI Group® is a marketing name used to refer to insurers, a producer, and related service providers affiliated through a common mission, management, and governance. Property-casualty insurance and related services are written or provided by Housing Authority Risk Retention Group, Inc.; Housing Authority Property Insurance, A Mutual Company; Housing Enterprise Insurance Company, Inc.; Housing Specialty Insurance Company, Inc.; Innovative Housing Insurance Company, Inc.; Housing Investment Group, Inc.; and Housing Insurance Services, Inc. (DBA Housing Insurance Agency Services, Inc. in VY and MI). Members of HAI Group provide commercial property and casualty insurance to affordable housing organizations, public housing authorities, and related entities. Not all products are available in all states. Coverage is subject to the terms of the policies actually issued. A risk retention group or surplus lines insurer may provide certain coverages. Risk retention groups and surplus lines insurers do not participate in state guaranty funds, and insureds are therefore not protected by such funds if insured by such entities. For a complete list of companies in the HAI Group family, visit www.housingcenter.com.