



Basic Life Insurance

Benefit Highlights Clarksville-Montgomery County School System	
What is basic life insurance?	Your employer provides, at no cost to you, basic life insurance in an amount equal to \$7,000. Life insurance pays your beneficiary (please see below) a benefit if you die while you are covered. This highlight sheet is an overview of your basic life insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.
Am I eligible?	You are eligible if you are a retiree who was hired prior to July 1, 2008, with twenty (20) continuous years of service as a Certified Staff member with the Clarksville-Montgomery County School System.
When can I enroll?	As an eligible retiree, you are automatically covered by basic life insurance; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below.
When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy.
Benefit Reductions	Your benefits will not be reduced.
What is a beneficiary?	Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are covered by the policy. You must select your beneficiary when you complete your enrollment application; your selection is legally binding.
Can I keep my life coverage if I leave my employer?	Yes, subject to the contract, you have the option of: <ul style="list-style-type: none"> • Converting your group life coverage to your own individual policy (policies).

Important Details

As is standard with most term life insurance, this insurance coverage includes certain limitations and exclusions:

- the amount of your coverage may be reduced when you reach certain ages.

Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

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This benefit highlights sheet is an overview of the insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the benefit highlights sheet and the insurance policy, the terms of the insurance policy apply.