

## Schedule of Insurance

**Policyholder:** CLARKSVILLE MONTGOMERY COUNTY COMMUNITY ACTION AGENCY

**Group Policy Number:** 50023484

**Policy Effective Date:** October 1, 2015\*  
 \*This certificate replaces any certificate issued before the date shown.

**Eligible Class:** Class 0001 - ALL FULL TIME ACTIVE HOURLY & SALARY EMPLOYEES

**Full-time Employment:** 37.5 hours weekly

**Renewal Date:** October 1, 2017

**Waiting Period:** You will be eligible for coverage on the first of the policy month following completion of the following period of continuous active work:

1. If you are working for the employer on the policy effective date – 0 days
2. If you start working for the employer after the policy effective date – 30 days

**Benefits amounts for eligible employees shall be determined in accordance with the following schedule:**

Benefit	Benefit Amount
Employee Basic Life	\$50,000
Employee Basic Accidental Death & Dismemberment	\$50,000
Dependent Life	
Spouse Amount	\$10,000
Children Amount	\$500 – age live birth to 6 months \$10,000 – age 6 months and over
Group Life Accelerated Benefits	75% up to \$250,000
AD&D Coma Rider	5% per month for 11 months
AD&D Exposure & Disappearance Rider	AD&D benefit payable after 1 year of accidental disappearance
AD&D Repatriation Rider	10% up to \$5,000
AD&D Seat Belt & Air Bag Rider	Seat Belt: 10% up to \$10,000 Air Bag: 10% up to \$10,000

If a covered person is eligible for any amount in excess of the guaranteed issue amount shown below, the employee must furnish evidence of insurability, which is subject to our approval.

**Benefit**

**Guaranteed Issue Amount**

Employee Basic Life	\$50,000
Employee Basic Accidental Death & Dismemberment	\$50,000
Dependent Life	
Spouse Amount	\$10,000
Children Amount	\$10,000

**Reductions, Terminations, and Special Provisions**

Employee Basic Life	Reduces to 65% at age 65 and to 50% at age 70. Terminates at employee's retirement.
Employee Basic Accidental Death & Dismemberment	Reduces to 65% at age 65 and to 50% at age 70. Terminates at employee's retirement.
Dependent Life	Terminates at employee's retirement.