

Keep your coverage, wherever life takes you

Group Term Life And Accidental Death & Dismemberment (AD&D) Insurance



Portability or conversion allows you to continue your Life Insurance and/or AD&D coverage when they would otherwise end.

THIS OFFER IS AVAILABLE FOR A LIMITED TIME ONLY. Election forms received more than 90 days after the date your coverage ends may not be processed.

While there is a 90-day period to apply, coverage is not continued for the entire 90 days. Under the terms of the group insurance policy, your life insurance coverage may be extended for a limited period (usually 31 days after your coverage end date, but sometimes longer depending on the terms of the group insurance policy). If you or a dependent pass away within that limited period, we will cover the claim even if you have not applied for further coverage.

What happens to your coverage if you leave your job or retire?

You have Unum's Group Term Life Insurance for a good reason — in the event something should happen to you, you want your family to stay financially afloat. That's where portability comes in. It means that you can continue your coverage — at group rates — when the coverage would otherwise end.

What are the features of portability?

- You can have coverage for yourself, your spouse and your dependents.
- Spouse and dependent child coverage is only available if your employer's Group Life plan included dependent coverage.
- If you die or experience a family status change such as divorce while covered under the portability plan, your dependents can continue the insurance coverage as long as the premium is paid.

What are the features of conversion?

- You can convert your Life coverage to an individual policy.

What are the coverage limits?

- You can apply for up to the lesser of five times your salary or your employer's plan maximum.

- The combination of all of your Unum Group Life Insurance and AD&D plans cannot exceed \$750,000.
- You can apply for more coverage than you already have if you wish to complete evidence of insurability, which includes a medical history form or a physical exam.
- Your spouse's insurance can also be increased with evidence of insurability; however, this coverage cannot exceed your coverage amount or the employer's plan maximum.
- Dependent coverage may be available and benefit amounts vary by state.

How much does coverage cost?

- The group rate table in effect at the time you are approved for portability will determine the premium rate.
- If you were previously using a composite rate (one rate for all ages), a five-year age-banded table will be used.
- If your spouse's rate under the employer's plan was a composite or unit rate, appropriate age-banded rates will also be used for your spouse.
- As your age increases and you change age bands, your premium will be adjusted on the next anniversary of your portability coverage.

Ways to pay your bill

- **Monthly ACH payments**
- **Additional options are available**

	Can convert coverage	Can port coverage
Retiring from the company	X	X
Employment has been terminated	X	X
Hours have been reduced so no longer qualify for your coverage	X	X
Leaving because of an illness or injury that impacts life expectancy	X*	X***
Employer has cancelled the group policy, or Unum has made changes that make them ineligible for coverage	X**	
Child is aging out of dependent status (when a child reaches maximum age as outlined in the contract or up to the specific policy's age limitation for full-time student status)	X	

MORE

For further details on portability or conversion, please read your Certificate of Coverage, or contact Unum's Customer Contact Center at 1-866-220-8460.

* State variations apply

**Available only if you have been covered under the plan for five years. You can convert to a policy with a maximum benefit of \$10,000

***Portability may be available if the policy does not include the sickness and injury provision. Refer to the certificate of coverage for more information.

Plan for the future

Your plans for the future — perhaps buying a home or paying for your children's college education — depend on a certain amount of financial security.

If you die, you would not want your family to be financially burdened. That's why Life Insurance is such an important benefit.

And that's why portability and conversion are such valuable features of Unum's Group Term Life Insurance. Wherever your career takes you, whenever you choose to retire, you can keep your important coverage and the quality service that Unum provides.

How much would be left for your family?

This worksheet can help you determine what amount of benefit you might consider purchasing.

MY WORKSHEET

*(For illustrative purposes only.
This may help you decide how much coverage you need.)*

Outstanding Debt

Mortgage balance	\$ _____
Other debt (<i>credit cards, loans</i>)	\$ _____
TOTAL	\$ _____

Ongoing Expenses

How much do your dependents need each year?

Home maintenance	\$ _____
Transportation (<i>gas, car payments, repairs</i>)	\$ _____
Utilities (<i>electric, water, cable, Internet</i>)	\$ _____
Insurance (<i>health, life, car, home</i>)	\$ _____
Food & clothing (<i>groceries, restaurants</i>)	\$ _____
Education (<i>tuition, books, supplies</i>)	\$ _____
Child care/elder care	\$ _____
Savings contributions (<i>retirement</i>)	\$ _____
Medical costs (<i>doctor co-pays, medications</i>)	\$ _____
TOTAL	\$ _____

Future Plans

How much will your loved ones need for the future?

College	\$ _____
Other (<i>pension replacement, long term care, funeral expenses</i>)	\$ _____
TOTAL	\$ _____

GRAND TOTAL

\$ _____

Subtract existing coverage - \$ _____

Consider adding this amount of Life Insurance \$ _____