

## **PORTABILITY/LIFE CONVERSION**

**Not all products, product features and services are available in all states.**

### **Frequently Asked Questions for Portability / Conversion**

- Q. If I'm sick or injured, can I port my coverage?  
A. An employee cannot port if he/she has a condition, which has a material effect on life expectancy. Individuals who require assistance concerning this exclusion may call the Life Information Center at 1-800-343-5406.
- Q. Is there an age limit that applies to portability for employee coverage?  
A. There is no age limit. (New York limits this to individuals who are 75 or older)
- Q. What can I do if I am sick or injured?  
A. You may convert your coverage to a whole life policy or a one-year term policy.
- Q. Can I port my AD&D coverage without porting my Life coverage?  
A. No.
- Q. If an employee and spouse divorce while covered under the group plan, can the spouse port their coverage? What about children?  
A. Yes, the spouse may port. Children may be covered under the portability on either the employee or ex-spouse's coverage.
- Q. Does an age limit apply to spouse or child coverage?  
A. There is no age limit to spouse coverage. The Child Age Limit of 19 or Student Age Limit (as defined in your policy) applies to the child coverage. A child may convert their coverage upon obtaining age 19 or the full-time student age limit.
- Q. Do I need to provide Evidence of Insurability in order to port my coverage?  
A. An employee can port, without Evidence of Insurability, the amount of coverage he/she had inforce under the group plan.
- Q. What is the maximum amount of coverage that I can port?  
A. The maximum coverage is \$750,000 for Life and AD&D combined.
- Q. Can an employee port the difference between their original inforce amount and their retiree amount?  
A. Yes.
- Q. Who can I call if I have questions regarding the premium calculations for conversion?  
A. You may call the Life Information Center at 1-800-343-5406.
- Q. What is the minimum amount that can be ported for employee and dependent coverage?  
A. Employees: the lesser of the inforce group amount or \$5,000; Dependents: the lesser of the inforce group amount or \$1,000

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**If you have questions, please contact our Customer Contact Center at 1-800-421-0344.**