

PORTABILITY OF VOLUNTARY TERM LIFE INSURANCE

(Employee, Spouse and Child/ren)

Life Insurance Company of North America

Please print (preferably in black ink).



CIGNA Group Insurance
Life • Accident • Disability

EMPLOYER USE SECTION: TO BE COMPLETED BY THE EMPLOYER

Employer _____ Policy # _____

Name of Employee _____ Class _____

Voluntary Coverage Amount Eligible to Port: Employee _____ Spouse _____ Child _____

Coverage Termination Date: _____
Month/Day/Year

Employment Termination Date: _____
Month/Day/Year

Reason for Termination of Group Insurance:

Termination of Employment Cancellation of Group Contract Reduction in Benefit Other _____

Change to Another Class Retirement Disability

Date Notice Provided: _____
Month/Day/Year

Employer Signature _____ Date _____
Month/Day/Year

NOTE TO EMPLOYER: Be sure to check the group policy regarding portability limitations and assignments. Notice must be provided to the Owner of this coverage. The Owner may be other than the employee or dependent.

****NOTE: THIS FORM IS TO BE COMPLETED BY THE OWNER OF THIS COVERAGE.****

EMPLOYEE INFORMATION

Please print (preferably in black ink).

Home Address _____ City _____ State _____ Zip _____

Day Phone _____ Evening Phone _____ Social Security # _____ Birthdate _____
Month/Day/Year

1. If you wish to continue your voluntary coverage, please check one:

Continue amount of coverage currently in force or Decrease the coverage amount to _____ (Units of \$1,000)

2. Check here if you want to increase your coverage. See item #5 in General Information.

3. Have you smoked or used any form of tobacco in the last 12 months? Yes No

4. Have you applied for: (Check all that apply.)

Conversion Application Date: _____
Month/Day/Year

Waiver of Premium Application Date: _____
Month/Day/Year

Accelerated Benefit/Terminal Illness Benefit Application Date: _____
Month/Day/Year

SPOUSE INFORMATION

Spouse's Name _____ Social Security # _____ Birthdate _____
Month/Day/Year

1. If you wish to continue voluntary coverage for your spouse, please check one:

Continue amount of coverage currently in force or Decrease the coverage amount to _____ (Units of \$1,000)

2. Check here if you want to increase spouse coverage. See item #5 in General Information.

3. Has your spouse smoked or used any form of tobacco in the last 12 months? Yes No

4. Has your spouse applied for: (Check all that apply.)

Conversion Application Date: _____
Month/Day/Year

Accelerated Benefit/Terminal Illness Benefit Application Date: _____
Month/Day/Year

CHILD/REN INFORMATION

Do you wish to continue your children coverage? Yes No

Children who are no longer eligible, as defined in the group policy, and who wish to continue their coverage may apply for either \$25,000 or \$50,000 of term coverage by completing the Child Portability Form. Please contact NEBCO at the phone number shown on page 2 and they will provide you with this form. Please note, you cannot port child coverage unless the child meets the age and dependency requirements as defined in the group policy.

Employee Name _____ Social Security # _____


BENEFICIARY INFORMATION

You must specify a beneficiary(ies) by completing the section below. When specifying multiple beneficiaries, you must indicate the percentage of distribution for each and the total must equal 100%. If there is not enough room to specify all beneficiaries, attach, sign and date a separate sheet of paper using the format below.

<i>Beneficiary (Employee Coverage)</i>	<i>Percentage</i>	<i>Social Security #</i>	<i>Date of Birth</i> <small>Month/Day/Year</small>	<i>Relationship</i>

<i>Beneficiary (Spouse Coverage)</i>	<i>Percentage</i>	<i>Social Security #</i>	<i>Date of Birth</i> <small>Month/Day/Year</small>	<i>Relationship</i>

<i>Beneficiary (Children Coverage)</i>	<i>Percentage</i>	<i>Social Security #</i>	<i>Date of Birth</i> <small>Month/Day/Year</small>	<i>Relationship</i>

 Employee's Signature _____ Date _____
Please Sign Here Month/Day/Year

Complete this section only if the Owner is other than the Employee.

Owner — The Owner is the person who has the right to assign, surrender, and exercise all other rights contained in the contract. If no other Owner is designated, the Employee shall be the Owner. All correspondence and premium notices will be mailed to the Owner.

Owner Name _____ **Tax I.D./Social Security Number** _____
Street Address _____ **City** _____ **State** _____ **Zip** _____

 **Owner's Signature** _____ **Date** _____
Please Sign Here (Must be signed by Owner if other than employee.) Month/Day/Year

GENERAL INFORMATION

- Rates** — Please note that rates for ported coverage will be higher than those you paid previously, and they are subject to change. If you would like an estimated premium before applying for coverage, please call 1-800-423-1282.
- Deadline** — You have 31 days from the Coverage Termination Date to exercise the portability option.
- Effective Date** — The effective date of your ported coverage will be the first day of the month following the Coverage Termination Date.
- Billing** — You will be billed on a quarterly basis. After the initial bill, you will receive your bill approximately 30 days in advance of the due date. In order to keep your coverage in force, you must pay your premiums promptly.
- Coverage Increases** — The benefit allows you to apply at any time for an increase in the amount of insurance you have in force for yourself or your family and/or apply for spouse or family coverage at any time. You must provide satisfactory evidence of good health, and be approved by the insurance company. Please indicate on the front of this form if you want to increase your coverage, and an Evidence of Insurability Form will be mailed to you.
- Coverage Terminations and Reductions** — Any age-related reductions in insurance continue to apply. You will need to contact NEBCO at the address shown below when a child is no longer eligible for coverage (refer to your certificate for additional information). When your coverage under the group policy ceases for reasons other than non-payment of premium, you can convert this coverage to any individual permanent policy then offered by the company. Please contact NEBCO at the address shown below, and they will provide you with the appropriate forms. At any time you wish to cancel coverage for yourself, your spouse, and/or children, please call NEBCO for instructions.

Complete this form, sign and date, and return to: NEBCO, P.O. Box 152501, Irving, TX 75015-2501

For Questions, please call 1-800-423-1282, 8:00 a.m. to 4:30 p.m., CST.