

## **BENEFITS PORTABILITY OR CONVERSION OPTIONS**

### **Voluntary Term Life Insurance – After retirement**

- Employee, spouse, and child coverage can be converted to a Whole Life policy
- Coverage must be converted within 31 days of the loss of coverage date
- Coverage cannot be ported

### **Voluntary Term Life Insurance – After separation**

- Employee, spouse, and child coverage can be ported by paying Lincoln directly
- Coverage can also be converted to a Whole Life Policy
- Coverage must be ported or converted within 31 days of the loss of coverage date
- Employees may contact Lincoln directly for a quote

### **Voluntary AD&D Insurance**

- Coverage can neither be ported nor converted

### **Short Term & Long Term Disability – After Retirement**

- Coverage cannot be continued after retirement

### **Short Term & Long Term Disability – Separation**

- Coverage can be ported for up to 12 months after separation IF the employee had 12 months of continuous coverage prior to separation (insured person must not be disabled, retired or on a leave of absence)
- To continue insurance under the Portability Provision, written application and the first premium payment must be made within 31 days of the date insurance would otherwise end.

### **Whole Life**

- Coverage can be continued on an individual basis by paying Unum directly if coverage is continued under the Portability provision
- Coverage must be continued through the Portability Provision within 31 days of the last day of employment

### **Accident**

- Coverage can be continued on an individual basis by paying Unum directly if coverage is continued under the Portability provision
- Coverage must be continued through the Portability Provision within 31 days of the last day of employment

### **Critical Illness**

- Coverage can be continued on an individual basis by paying Unum directly if coverage is continued under the Portability provision
- Coverage must be continued through the Portability Provision within 31 days of the last day of employment

### **ARAG Legal**

- Coverage can be continued on an individual basis by paying ARAG directly if coverage is continued under the Ultimate Advisor Conversion policy