



Conversion and Portability Overview

	LIFE INSURANCE PORTABILITY	LIFE INSURANCE CONVERSION	LONG-TERM DISABILITY (LTD) INSURANCE CONVERSION	STAND-ALONE ACCIDENTAL DEATH & DISMEMBERMENT (SADD) INSURANCE CONVERSION
Availability	Optional Employer Elected	Standard State Mandated	Optional Employer Elected	Optional Employer Elected
Coverage Type	Group Term Life Insurance	Individual Life- Whole Life Insurance	Group LTD Insurance	Group Accidental Death & Dismemberment (AD&D) Insurance
Eligibility	Must have a qualifying event prior to Social Security Normal Retirement Age and the group policy must still be active. Qualifying events for employees can include termination of employment or end of membership in an eligible class.	If an insured person's coverage terminates for any reason the insured person is entitled to convert his or her coverage. If coverage is terminating because the group policy or coverage for the individual's class is terminating the individual must have been covered under the group policy for 5 years (in most states) and the amount eligible to convert may be limited.	Must have a qualifying event, must not be currently disabled, must have been continuously insured for at least 12 consecutive months, must not be eligible or covered under another group policy for similar benefits and the group policy must still be active. Not available to insureds who are retiring.	If an insured person's coverage terminates for any reason other than non-payment of premium or termination of the policy, the insured person is entitled to convert his or her coverage. Subject to the conditions stated in the conversion privilege section of the group policy.

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Dependents	Spouse and children can port if allowed by the policy, have a qualifying event, and have been covered under the group policy; children must port with either a spouse or employee. Note: Portability is not an option for children who have attained the limiting age under the group policy.	Spouse and children can convert if covered under the group policy; children can convert alone.	N/A	Spouse and children can convert if they were covered under the group plan, unless they continue to be covered under the group policy in the same or a different class.
Medical Evidence of Insurability	None required	None required	None required	None required
Timeliness – Administrative Procedures	<p>Insured person must return the completed Notice of Continuation form to The Hartford within 31 days from the date of group coverage termination or 15 days from the time the employer signs the form, whichever is later.</p> <p>NEVER PAST 91 DAYS</p> <p>EXCEPTION</p> <p>Employees of employers situated in New York receiving a signed notice more than 15 days but fewer than 90 days after the terminating event have an additional 45 days.</p>	<p>Insured person must return the completed Notice of Continuation form to The Hartford within 31 days from the date of group coverage termination or 15 days from the time the employer signs the form, whichever is later.</p> <p>NEVER PAST 91 DAYS</p> <p>EXCEPTION</p> <p>Employees of employers situated in New York receiving a signed notice more than 15 days but fewer than 90 days after the terminating event have an additional 45 days.</p>	<p>Insured person must send written notice of the conversion privilege within 31 days from the date of group coverage termination or 15 days from the time the employer signs the form, whichever is later.</p> <p>NEVER PAST 91 DAYS</p>	<p>Insured person must send written notice of the conversion privilege within 31 days from the date of group coverage termination or 15 days from the time the employer signs the form, whichever is later.</p> <p>NEVER PAST 91 DAYS</p>
Required 1st Premium	Quarterly	Quarterly; Annual only for residents of NY	Quarterly	Annual or Semi-Annual

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Enrollment Fee	No	No	One time \$25.00 (non-refundable) paid with 1 st quarterly premium.	No
Rates	Rates based on attained age and may be different than prior Group policy rates.	Individual standard conversion classification	Rates based on class	Rates based on state
Billing Options	Quarterly premium	Monthly, Quarterly, Semi-annually or Annually; Annual only for residents of NY	Quarterly premium	Annual or Semi-annual
Premium Rate Increases	Premium increases every 5 years (on birthdays ending in 0 or 5).	Rates do not increase due to age.	Premium increases every 5 years (on birthdays ending in 0 or 5).	Premiums increase upon reaching age 75. EXCEPTION Rates will not increase on policies written for residents of New York
Effective date of coverage	Effective on the 32nd day following the date of group coverage ends. EXCEPTION Policies for employees of employers situated in New York will be effective on the day following the date coverage ends.	Effective on the 32nd day following the date of group coverage ends. EXCEPTION Policies for employees of employers situated in New York will be effective on the day following the date coverage ends, or if the conversion election period is extended beyond 31 days, the date the Insurer received the completed written notification form.	Effective on the day following the date group coverage ends.	Effective on the day the group coverage ends.
Increases in Coverage	Cannot increase coverage.	Cannot increase coverage.	Cannot increase coverage.	Cannot increase coverage.

Note: Not all offerings may be available in all states or with all policies.
See your Group Policy for more information.

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Voluntary Decreases in Coverage	Can decrease face amount <i>once per year</i> by 25% or 50%. Cannot reduce more than 50%.	Cannot decrease face amount.	N/A	Can decrease benefit amount.
Reduction in Coverage Due to Age	Coverage reduces by 75% at age 65; reduced amounts can be converted.	No age reductions.	Benefit duration is limited to 1 year if disabled on or after age 69.	Coverage amounts over \$25,000 decrease to \$25,000 at age 70. Coverage amounts decrease to \$12,500 at age 75.
Maximum	Can continue 50%, 75% or 100% of the amount of insurance that is ending, subject to the Portability maximum. See contract for maximum allowed.	No maximum- can convert full amount carried under the group (unless limited due to termination of policy).	\$5,000	Under age 70 may elect amounts of coverage in \$1,000 increments up to a maximum of \$250,000, but not more than the principal sum of the original policy. NY residents under age 70 may elect amounts of coverage in \$10,000 increments up to a maximum of \$100,000, but not more than the principal sum of the original policy. Age 70 – 75 may elect amounts of coverage up to a maximum of \$25,000; 75 or older may elect amounts of coverage up to a maximum of \$12,500.
Minimum	\$5,000 for employee, spouse and child.	\$2,000 in most states	\$50	\$25,000 for non-NY residents under age 70 \$10,000 for NY residents under age 70
Cash Value	None	Yes	N/A	N/A

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Effect on Life Waiver of Premium	If an applicant ports, he/she loses the right to apply for waiver of premium.	If waiver of premium is approved after conversion, the conversion policy may be rescinded and all premiums that have been paid will be refunded.	N/A	N/A
Suicide Provision	No benefit paid if death is due to suicide within 2 years from the date of policy issuance. Premiums paid through the date of death will be refunded. State specific limitations may apply.	No benefit paid if death is due to suicide within 2 years from the date of coverage under the group policy. Premiums paid through the date of death will be refunded. State specific limitations may apply.	N/A	Policy does not cover loss from self inflicted injury, suicide, or attempted suicide.
War Exclusion	If applicant enters active duty (does not include training for 2 months or less), the Port policy will be canceled.	No war exclusion.	Plan does not cover a disability due to war, any act of war, insurrection, rebellion or your taking part in a riot or civil disorder.	Policy does not cover loss resulting from injuries sustained while in the armed forces of any country. Premium is refunded pro-rata for any period an insured person is in the armed forces.
Termination	Policy standardly terminates at age 75 for employee and spouse. The policy terminates at age 19 for dependent children unless they are full time students. Termination for full time students is defined in the policy. Termed coverage can be converted.	Converted coverage continues until scheduled maturity date (age 121) at which time cash surrender value is paid to insured.	Coverage continues as long as premiums are paid. (See reductions to coverage above.)	Coverage continues as long as premiums are paid. (See reductions to coverage above.)

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