

UNUM Portability and Conversion Application Annotations

When you are no longer eligible to participate in your employer's group life policy, you have the option to continue your life insurance directly through UNUM in one of two ways.

Portability lets you and your dependents continue your Life and/or AD&D coverage at group rates. The ported coverage is subject to the same provisions your employer's group plan contains. **Important to note: You cannot port, or continue, coverage for anyone who has an illness or injury which has a significant effect on life expectancy.**

Conversion lets you and your covered dependents purchase individual life policies, but not AD&D, at rates that may be higher than the portability rates. The conversion plan you select, however, will not be exactly the same as you had under your employer's plan. **Important to note: Conversion is available even if you or your dependents have a sickness or injury which has a significant effect on life expectancy.**

Conversion: You have 31 days to apply for conversion of your group term life plan. When your MCC group life terminates, you can convert your coverage to an individual Whole Life Policy or you can purchase a Single Premium Convertible One-Year Term Life Policy which transitions to a Whole Life Policy after that first year. You can apply for any amount of life insurance up to, but not to exceed, the amount you had under your group plan. **Important to note: You may purchase either of these options without having to provide evidence of insurability.**

Portability: Is not available for anyone with an illness or injury who has received medical advice or treatment for the following illnesses or injuries within the past 10 years.

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| <ul style="list-style-type: none">• Acquired immune deficiency syndrome (AIDS)• Amyotrophic lateral sclerosis (ALS)• Cerebral palsy with cognitive impairment• Chronic renal disease• Chronic lung disease, including emphysema• Cirrhosis of the liver• Congestive heart failure• Coronary artery disease, heart surgery, or transient ischemic attack (TIA)• Cystic fibrosis• Dementia, including Alzheimer's disease• Diabetes other than gestational or diet controlled• Drug or alcohol abuse• Hepatitis B or C• High blood pressure concurrently treated with three or more medications | <ul style="list-style-type: none">• Leukemia, lymphoma or any cancer other than basal or squamous cell carcinoma of the skin• Morbid obesity defined as a Body Mass Index (BMI) greater than 40 <p><i>Calculate a BMI using the Center for Disease Control's BMI Calculator online at http://www.cdc.gov/healthyweight/assessing/bmi/adult_bmi/english_bmi_calculator/bmi_calculator.html or call us with height/weight information and we'll calculate it for you.</i></p> <ul style="list-style-type: none">• Muscular dystrophy• Psychiatric hospitalization• Quadriplegia• Stroke• Systemic lupus erythematosus or any other rheumatologic disease |
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