



GROUP TERM LIFE INSURANCE



*The Importance  
of Portability*



## Who can apply for portability?

With UnumProvident's portability feature, you can continue coverage for yourself, your spouse and your dependent children if you leave employment, retire or reduce your work hours below the minimum eligibility requirements. Spouse and dependent child coverage is only available if your employer's plan included dependent coverage.

If you do not continue coverage under the portability option, you cannot elect portable coverage for dependents, unless otherwise specified in the plan.

If you die, portability may also be available to your surviving spouse and dependent children, unless otherwise specified in your employer's group life plan.

If you should die while covered under the portability plan, your surviving spouse can continue the insurance as long as the premium is paid. Dependent children cannot be on portability unless you (or your surviving spouse) are also on portability.

## Coverage limits for you and your dependents

You can apply for up to the lesser of five times your salary or your employer's plan maximum. Please note, the combination of all of your UnumProvident Group Life Insurance and Accidental Death and Dismemberment (AD&D) plans cannot exceed \$750,000. If you wish to apply for more life insurance than you currently have, we will require evidence of insurability (at your expense).

Your spouse's insurance can also be increased with evidence of insurability. However, this coverage cannot exceed your coverage amount or the employer's plan maximum. Also, some plans restrict spouse coverage amounts to 50% of the employee's amount.

If your employer's plan included dependent coverage but you did not elect to cover your dependents, you may wish to add them to your portable coverage. For more information, please call our Life Information Center at 1-800-343-5406. Dependent child coverage cannot exceed the lesser of the employer's plan maximum or \$20,000. In some states the amount of coverage cannot exceed 50% of your coverage amount. If you cover one dependent child, all other dependent children will be covered at no additional cost.

The term "children" includes your own natural offspring, lawfully adopted children and step-children. The term "children" also includes foster children and other children who are dependent on you for their main support and live with you in a regular parent-child relationship.

## How much does coverage cost?

The group rate table in effect at the time you are approved for portability will determine the premium rate. If you were previously using a composite rate (one rate for all ages), a five-year age-banded table will be used. If your spouse's rate under the employer's plan was a composite or unit rate, appropriate age-banded rates will also be used for your spouse. As your age increases and you change age bands, your premium will be adjusted on the next anniversary of your portability coverage.

*You get true group rates with  
UnumProvident's portability coverage.*



## How are premiums paid?

You can elect to be billed for premiums on a quarterly, semi-annual or annual basis. Payment is due within 31 days after the due date. Please be sure to notify our office of any change of address, either by phone or by making corrections on your bill.

## Policy exclusions

All of UnumProvident's Group Life and AD&D exclusions will apply. For some plans, this includes a health exclusion that states that a person is not eligible for the portability option if he or she has a medical condition which has a material effect on life expectancy.

In addition, portability coverage does not include survivor financial counseling services or optional features that your employer's policy may include, such as employee assistance programs or reimbursement accounts.

*For details on these and other important aspects of portability, please read your Certificate of Coverage.*

## Termination of coverage

Insurance will cease on the earliest of the following dates:

- the date any required premiums are not paid;
- the date the portability insurance plan is canceled;
- the date your surviving spouse dies (dependent children can elect conversion); or
- for a child, the day your dependent child no longer qualifies as a dependent.

**Note:** you may terminate any portion or all of your coverage or your dependent's coverage at any time.

If the portability coverage terminates on one of the dates described above, you and your covered dependents may be eligible for life conversion coverage. For details, please refer to the conversion privilege in your Certificate of Coverage.

Insurance will reduce according to the reduction schedule in your employer's plan. You may be eligible to exercise a conversion option at that time.

*For additional information, please contact the Life Information Center at 1-800-343-5406.*



## Portability

*Portability is an important feature in your employer's group life plan. It means that, in many instances, you'll be able to continue your coverage — at group rates — when the coverage would otherwise end.*

## UnumProvident

UnumProvident Group Term Life insurance offers a wide range of affordable and flexible coverage choices to help protect your assets and secure your financial plan. Our approach to life insurance includes a full complement of highly responsive services to support your family members, beyond the benefit check, to help preserve their lifestyle and financial independence.

Plans or provisions may vary or be unavailable in some states. Plans have exclusions and limitations which may affect any benefits payable. See the actual plan or your UnumProvident representative for specific provisions and details of availability.

UnumProvident may change premium rates for the entire portability group at any time for reasons which affect the risk assumed.

*Underwritten by the following subsidiary  
of UnumProvident Corporation:*

**Unum Life Insurance Company of America**

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[www.unumprovident.com](http://www.unumprovident.com)

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