

Termination

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Insurance Coverage After Termination

A person's coverage will terminate for the reasons stated in your policy – unless it will continue due to one of the Continuation Provisions.

Once coverage ends, Conversion may be available for Life, Long Term Disability, and Standalone Accidental Death & Dismemberment (SAADD) coverage. In addition, Portability may be available for Life insurance. Please see your policy to understand which of these are available. You need to help employees understand the opportunities they may have – including Continuation, Conversion and/or Portability.

The options available to terminated employees vary, depending upon the different provisions of state laws and of group policies. You may want to review the following summary of available options, as well as your responsibilities and those of the employee.

**Please always consult your policy*

Continuation Provisions

An individual may have an opportunity to continue coverage beyond the date it would have terminated, under certain circumstances. For example, he or she may be allowed to continue coverage if absent from work on a documented leave of absence or a temporary layoff. The insurance could be continued up to the maximum period of time stated in the Group Policy, as long as payment of premium continues.

**Please see the Continuation Provisions in your policy*

NOTE: If an employer offers continuation of coverage, such coverage must apply equally to all employees.

State-Mandated Continuation

Some state laws mandate continuation of insurance for certain persons whose coverage is terminating. The length of coverage and conditions of eligibility for coverage vary with each state that has such a law. Your policy will indicate any state-mandated Continuation Provisions.

Under your state's law, you may be responsible for informing employees, in writing, of their right to continue coverage. Some state laws require the insurer to include a notice of an employee's right to state-mandated continuation of coverage in the policy's booklet-certificate.

Conversion of Life Insurance Coverage

If Life insurance coverage or a portion of it ends for any reason, employees may have the right to convert terminating employee and dependent coverage to an Individual Life insurance policy without providing evidence of insurability. If coverage is ending because the policy is terminating or coverage for an eligible class is terminating, the amount which can be converted may be limited and other restrictions may apply. If coverage ends for any other reason, the full amount of coverage which ended may be converted.

Please see the following pages for Life Insurance Conversion Rates



GROUP LIFE INSURANCE CONVERSION RATES
Individual Whole Life policy rates for policies effective after 1/1/14
 Annual Premium = (Rate x (Face amount / 1,000)) + \$60

THESE RATES PROVIDE APPROXIMATE INFORMATION ONLY.

Determine your age using the birth date that is closest to your anticipated effective date of insurance

AGE	Unisex Rates	AGE	Unisex Rates	AGE	Unisex Rates	AGE	Unisex Rates
0	7.15	30	21.15	60	87.40	90	395.05
1	7.36	31	21.97	61	92.32	91	404.14
2	7.59	32	22.85	62	97.53	92	413.24
3	7.87	33	23.79	63	102.96	93	422.34
4	8.15	34	24.78	64	108.60	94	431.43
5	8.45	35	25.83	65	114.47	95	440.53
6	8.77	36	26.95	66	120.61	96	449.62
7	9.10	37	28.14	67	127.11	97	458.72
8	9.45	38	29.41	68	134.08	98	467.82
9	9.81	39	30.73	69	141.59	99	476.91
10	10.20	40	32.17	70	149.78	100	486.01
11	10.60	41	33.69	71	158.66	101	495.10
12	11.02	42	35.28	72	168.31	102	504.20
13	11.45	43	36.95	73	178.46	103	513.29
14	11.90	44	38.71	74	189.26	104	522.39
15	12.36	45	40.57	75	200.92	105	531.49
16	12.81	46	42.52	76	213.43	106	540.58
17	13.27	47	44.58	77	226.97	107	549.68
18	13.84	48	46.76	78	241.53	108	558.77
19	14.34	49	49.12	79	254.57	109	567.87
20	14.87	50	51.65	80	268.23	110	576.96
21	15.41	51	54.36	81	282.91	111	607.05
22	15.94	52	57.27	82	298.13	112	637.24
23	16.49	53	60.36	83	314.14	113	668.04
24	17.07	54	63.64	84	331.27	114	705.10
25	17.68	55	67.08	85	349.57	115	741.50
26	18.30	56	70.70	86	358.67	116	779.63
27	18.96	57	74.50	87	367.76	117	820.40
28	19.65	58	78.49	88	376.86	118	859.87
29	20.37	59	82.78	89	385.95	119	900.98
						120	956.94

In some states, the individual Whole Life insurance policy may be preceded by a one-year Term insurance policy. Please see your Group Policy to determine if this option applies to you. To obtain rate estimates for term rates, please call **1-877-320-0484**.

The conversion products and rates are subject to change at any time.

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Conversion of Standalone Accidental Death & Dismemberment (SAADD) | Insurance Coverage

If the Group Policy includes SAADD with a conversion option, an individual may convert to a personal AD&D policy if his or her coverage terminates for reasons specified in the policy. Your Group Policy specifies qualifying conditions for Conversion.

Conversion of Long-Term Disability (LTD) Insurance

If the Group Policy includes a Long-Term Disability Conversion Right option, an employee (who is losing his/her LTD coverage and meets the requirements outlined) may convert to an LTD Conversion policy. Your Group Policy specifies qualifying conditions for Conversion.

Portability of Life Coverage

Portability is a provision which allows employees and covered dependents (if applicable) to continue coverage under a Group Portability policy when coverage would otherwise end due to certain qualifying events. If the Group Policy includes a Life Portability option the person electing portability may continue 50%, 75%, or 100% of the amount of Life insurance which is ending, subject to any portability maximums included in the Group Policy. The Group Policy specifies the qualifying events for portability and please be aware that the employer's Group Policy must still be in force in order for portability to be available.

The Portability provision may apply to Supplemental Life only, Basic Life only or combined Basic and Supplemental Life coverage depending on the option selected by the employer. The terms and conditions of coverage under the Portability Policy will be similar, but not identical, to coverage under the employer's Group Insurance Policy.

Portability may apply to employees only, or to employees and their covered dependents. If portability applies to the employee and dependents, coverage may be continued by:

- The employee only
- The spouse only
- The employee and spouse
- The employee, spouse and children
- The children, as long as one parent is porting their own coverage

For a dependent to be eligible to continue coverage, the dependent must have been enrolled for Dependent Life insurance at the time of the group coverage termination. As explained in the Group Policy, a dependent child whose insurance terminates due to reaching the limiting age is not eligible for portability.

The Portability option is not available to individuals who have reached their full retirement age, as defined by the United States Social Security Act, or to individuals entering active military service. Your Policy will indicate if other restrictions apply.

If the Group Life Policy includes both a Conversion and a Portability provision, the eligible individual must:

- Choose between them, or
- Elect a combination by electing portability for a portion and converting the balance of coverage lost under the group plan.

Termination

Notification of the Right to Convert or Port Coverage

The insured person MUST elect to convert or port coverage in writing within certain timeframes. In most states it is within 31 days after group coverage termination or 15 days from the date the employer (or the employer’s authorized representative) signs the Notice to Conversion and/or Portability Rights form, whichever is later. Except where required by state law, this will not extend an individual’s right to apply for a Conversion or Portability policy beyond the 91st day after group coverage termination. Please refer to your Group Policy for specifics.

It is important that you (or your authorized representative) promptly advise the individual – upon termination of employment or membership in an eligible class – of his or her right to convert or port coverage lost under the Group Policy.

Conversion, Portability, and Premium Waiver

Claims Scenario	Conversion	Portability
Employee denied Premium Waiver while covered under Continuation due to injury or sickness (generally 12 months following last day employee was Actively At Work assuming premium was paid)	Hartford sends a letter of denial which mentions that Conversion is available. Employee should obtain required forms from employer and apply for conversion within the 31 day time frame noted in the letter.	If Portability is an option The Hartford sends letter of denial which mentions that Portability and Conversion are available. Employee should obtain required forms from employer and apply for conversion and/or portability within the time frame noted in the letter. Portability is not available for any amount continued under Conversion or Premium Waiver.
Employee denied Premium Waiver after Continuation ends, but within 31 days of Continuation end date.	Hartford sends a letter of denial which mentions that Conversion is available. Employee should obtain required forms from employer and apply for conversion within the 31 day time frame noted in the letter.	If Portability is an option, The Hartford sends letter of denial which mentions that Portability and Conversion are available. Employee should obtain required forms from employer and apply for conversion and/or portability within the time frame noted in the letter. Portability is not available for any amount continued under Conversion or Premium Waiver.
Employee denied Premium Waiver more than 31 days after the end of the Continuation period.	Conversion may be available. Please see below for explanation.	Portability may be available. Please see below for explanation.
Employee’s coverage under Premium Waiver ends and the employee does not return to work in an eligible class.	Hartford offers Conversion on the terminated amount within the time frame noted in the letter.	Portability is not available.
Employee converts and later is approved for Premium Waiver.	Employee surrenders the Conversion policy and The Hartford refunds premium paid on the Conversion policy.	If employee ports coverage, s/he is no longer eligible for Premium Waiver.

If a PW claim is denied more than 31 days after the end of the continuation period, the following is noted in the denial letter. However, it is specific to indicate we will not accept requests received outside of the 91 day period.

<<It is very important for you to note that under the Policy you have <<31>> days from the date of this letter, or 15 days from the date your employer signs the form, whichever is later, to complete and submit a Notice of Conversion and/or Portability Rights form in order, at your own expense, to convert your Group Life Insurance to an Individual Life insurance policy <<or obtain coverage under a Group Portability policy>>. However, we will not accept requests for Conversion <<or Portability>> if they are received more than 91 days after Group Life Insurance terminates.

Please contact your employer immediately to obtain the Notice of Conversion and/or Portability Rights form so that you satisfy the time frames described above. In the event of your death, you will not be eligible for Life Insurance Benefits, if you do not exercise your Conversion <<or Portability>> Privilege, within the times indicated. In addition, please contact our Conversion and Portability Unit at (877) 320-0484 for any questions regarding the Conversion or Portability application process.>>

We could state the following with regard to Conversion and add something similar to Portability.

Hartford sends a letter of denial which indicates that Conversion may be available if the request for Conversion is received within 91 days from when the Group Life Insurance terminated.