



# Life may be changing. But your coverage doesn't have to.

If you change jobs or terminate your employment, your Group Life insurance coverage doesn't have to end.

Changing jobs or facing a job search isn't easy. It's helpful when your family can still depend on life insurance coverage at those times. You can get that insurance protection with Group Life Portability coverage from The Hartford.

## How it works.

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Portability coverage allows you to continue your Life insurance coverage under a separate group policy. This means you can take your coverage with you at a reasonable group rate when you leave your job.

- You can choose Portability coverage equal to 50, 75 or 100% of the Life insurance amount being ended.
- The amount will be reduced by 25% at age 65 but will never be less than \$5,000.

Express your intent to port coverage within 31 days of discontinuing your regular Group Life insurance coverage. We'll get the process started.

- Once we receive the completed information and your first premium payment, we'll send a new Certificate of Insurance.
- Bills will be sent directly to you.

You may also be able to convert your Group Life coverage to an individual policy. The same may be true for your spouse.<sup>1</sup> Be sure to ask about this option before you make a final decision.

## Make sure you're eligible.

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Check with your employer about whether your Group Life coverage includes the Portability option. If it does, the option is available to you when your employment ends, as long as:

- You're not entering active military service.
- The policy remains in force.
- You haven't reached retirement age, as defined in the most recent amendments to the U.S. Social Security Act (age 65 or older, based on a graded scale).

If your Life insurance plan contains a Portability provision for spouse and dependent(s), you may also be able to elect Portability coverage for them up to a specific maximum, as long as:

- They're insured under your current Group Life coverage.
- They're not entering active military service.
- Their coverage isn't ending because they reached the limiting age under the policy.

You don't have to continue coverage in order for your spouse to do so. However, you or your spouse need to elect Portability coverage to continue coverage for your dependent child(ren).

## Even after you reach the Portability policy age limit, you can convert your coverage.

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As long as you pay your premiums, you and your spouse can continue Portability coverage until the age outlined in the Portability policy. Then, you and your spouse can convert this coverage to individual life insurance policies.

Dependent child coverage can continue under the Portability provision until age 19 (or older, if the child is a full-time student).<sup>2</sup>

## Supporting your best intentions.

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You elected Group Life insurance coverage for a practical reason: to help protect your loved ones. Portability can help you carry out your best intentions, regardless of your employment status.

### Learn more.

Check with your benefits manager or visit us at

**[TheHartford.com/employeebenefits](https://www.TheHartford.com/employeebenefits)**



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<sup>1</sup> Includes Domestic Partner in states where applicable.

<sup>2</sup> Portability coverage will terminate if you or your dependents enter active, full-time military duty, except for training for a period of two months or less.