



Keeping your supplemental health insurance

Don't throw away your safety net

HOW TO SIGN UP

After your employer's coverage ends, you have 31 days to apply and submit premium payment¹ for porting. To start the process, follow these five steps.

- 1 Have your employer complete Section 1 of the portability form for each product you wish to keep.
- 2 Complete Section 2 of the portability form yourself.
- 3 Designate a beneficiary.
- 4 Sign and date.
- 5 Submit your initial premium payment with the appropriate form to:

Unum Insurance Company
 Portability and Conversion Unit
 2211 Congress Street
 Portland, ME 04122



Important: Don't miss your chance to keep your supplemental health insurance. After your coverage ends, you have just 31 days to apply.



For payment, there are a few options available to best fit your needs. You can set up ACH monthly autopay or a quarterly, semi-annual or annual check/money order.



For questions, please contact us at **1-800-421-0344**.

The filed product names may vary by state. Please refer to your policy/certificate.

¹ We reserve the right to change your premium amount at time of port. If there are changes to your premium, you will be notified by Unum. State variations may apply.

Underwritten by Unum Insurance Company, Portland, ME.

In New Jersey and New York, underwritten by Provident Life and Casualty Insurance Company, Chattanooga, TN.

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When your relationship with your employer changes — either because you're leaving the company, or you're no longer eligible for coverage — you'll want to take steps to preserve your supplemental health insurance.

Whether you're moving companies or no longer eligible for your employer's coverage, you have the option to keep your Unum insurance — ensuring your family and finances remain protected for when you need it most.

Depending on your circumstances, you may have an option for keeping your coverage:



PORTABILITY

Also referred to as "porting," portability allows you to take your coverage with you from your employer and pay for it at group rates. Once coverage ends, you have 31 days to apply for porting.

Take a look at the circumstances under which you're eligible to port coverage.

WHEN CAN I PORT MY SUPPLEMENTAL HEALTH INSURANCE?

The table below shows the circumstances under which you are eligible to port your coverage.*

	ACCIDENT
	CRITICAL ILLNESS
	HOSPITAL
If you terminate employment, you can port coverage.	✓
If you are no longer in an eligible group, you can port coverage.	✓
If coverage has already been ported, and your employer terminates the contract with Unum, your ported coverage is unaffected.**	✓
Spouse coverage is portable, even if you and your spouse are legally divorced, or if you die.†	✓
Child coverage is automatically added to your spouse's certificate in the even you die and your spouse elects to port coverage.‡	✓

* State variations may apply.

** In KY, OH and TN, ported coverage terminates when the master policy is terminated.

† No medical questions will be asked.

‡ Child coverage is not portable on its own.

ACCIDENT**CRITICAL ILLNESS****HOSPITAL****Dependents' options****When can dependents port coverage?**

- Dependents can port their coverage if you do as well.
- If you die, your spouse must port coverage in order to port children's coverage.
- Spouses can port coverage for themselves and their children if they are divorced from you. However, children's coverage can be ported under you or your spouse's coverage, but not both.
- Once children lose their dependent status (when they reach the maximum age as outlined in the contract or up to the specific policy's age limitation for full-time student status), their coverage ceases.

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Maximum coverage amounts**What are the maximum coverage amounts for employees and their dependents?**

- Full amount of coverage for all insureds without evidence of insurability.

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Rate and coverage changes**Will my rates change?**

No. You, including your spouse, can port* with no medical questions, at the rate in effect on the date you apply to port coverage.

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Yes. Composite rates convert to issue age rates at time of port.

Will my coverage be reduced as I get older?

No. Your coverage will not be reduced.

No. Your coverage will not be reduced.

No. Your coverage will not be reduced.

Can I increase my coverage?

No. You cannot increase your coverage at time of port.

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