

Options When Group Life Insurance Terminates

An Employer Guide



We Simplify the Options for You – So You Can Help Your Employees.

The Hartford is always looking for ways to make your job easier. That's why we're taking the complex issue of life coverage continuation and simplifying it for you. After all, your employees depend on you for guidance when their group life coverage terminates.

When it comes to making the decision to elect Portability or Conversion of group coverage, time is of the essence. Typically individuals have 31 days from the date coverage terminates to apply for these options, so be sure to notify employees appropriately.

Sorting it All Out For You.

Group life insurance coverage can end for a number of reasons, based on the terms of your policy. And a variety of provisions and options may be available to continue life coverage, depending on the circumstances. Simply continuing to pay premium for an individual's group coverage does not ensure coverage will be extended.

This guide sorts it all out, so you can help your employees understand their options (and their dependents' options, if your plan includes dependent coverage). You'll find a description of key benefits and simple steps to determine which options are available to each individual. **Refer to your policy for specific details.**

Employee Coverage.

When does an employee's coverage end?

Unless coverage is continued according to the Continuation Provisions, The Hartford's group life insurance will generally end when the first of these events occurs:

- The policy terminates.
- The employee is no longer in a class eligible for coverage, or the policy no longer insures his or her class.
- Premium payment is due but not paid.
- You terminate the employee's employment.
- The employee is no longer actively at work.

What are Continuation Provisions for employees?

The Continuation Provisions allow coverage to be extended under certain situations, beyond the date it would have otherwise ended. Coverage can continue with premium payment for a stated period of time. It's important to remember that coverage continued under the Continuation Provisions will end if The Hartford group life policy terminates or premium is not paid.

Group Benefits from The Hartford

Common situations covered by the Continuation Provisions include:

- Leave of absence (may include military)
- Lay-off
- Change in status from full-time to part time employment
- Sickness or injury
- Family or medical leave

The Continuation Provisions in your policy may differ. Please see your policy for specifics.

Once the extension of coverage allowed under the Continuation Provisions ends, coverage terminates. At that time, one or more options may be available.

Dependent Coverage.

If your Group Life plan covers dependents, when does their coverage end?

Unless coverage is continued according to the Continuation Provisions, a dependent's coverage will generally end when the first of these events occurs:

- The employee's coverage ends.
- Premium is due but not paid.
- The employee is no longer eligible for dependent coverage.
- We or you terminate dependent coverage.
- The dependent no longer meets the definition of dependent.

Do the Continuation Provisions apply?

When an employee's coverage is continued under the Continuation Provisions, dependent coverage is also continued. Once the extension of coverage allowed under the Continuation Provisions ends, dependent coverage terminates. At that time, dependents may have one or more options available.

Learn More About the Options.

Read all the following guidelines to identify the options available under your group life plan. Then you'll have the information you need to help employees and their dependents take advantage of these benefits. *If coverage for dependents is not included in your policy, you may disregard the dependent life pages/information.*

For additional information about the options under your group life plan, contact your Hartford Representative.



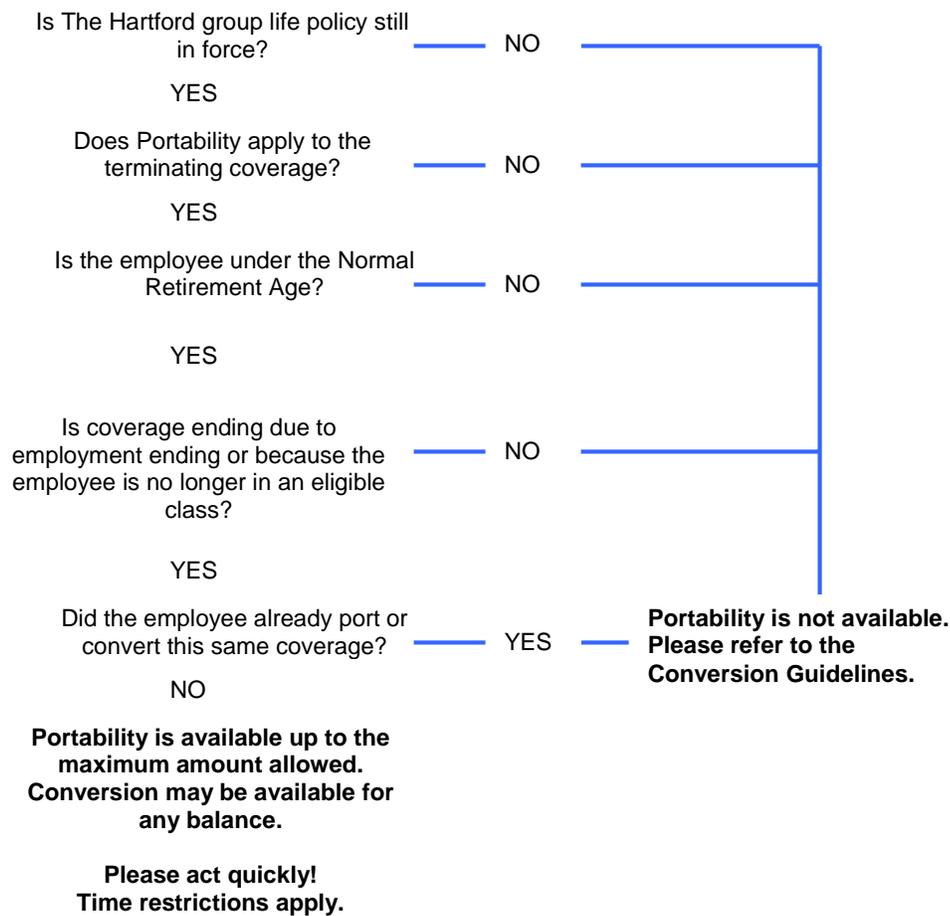
Employee Portability Guidelines – Who’s Eligible and When.

What is Employee Portability?

Employee Portability Guidelines

When group life insurance ends, **Portability** is a benefit that gives employees the opportunity to obtain new group life insurance regardless of their health status. The Hartford’s Portability insurance is group term life insurance coverage offered at group rates, and it’s available to employees who are under the Normal Retirement Age (as defined by Social Security) without Evidence of Insurability.

When an Employee’s Group Life Insurance is Ending, is Portability Available?



Group Benefits from The Hartford

Important Points to Remember.

- A person electing Portability must generally apply and pay the required premium within 31 days of the date group life coverage terminates. Please see your policy for any exceptions that may apply.
- If your policy includes Waiver of Premium, an employee who elects Portability is not eligible for Waiver of Premium.
- Portability is available if The Hartford group life insurance policy is still in force and the employee's coverage terminates because his or her employment ends or the employee is no longer in an eligible class.
- The person may elect to port 50%, 75%, or 100% of the terminating amount (rounded to the next higher \$1,000). This may be subject to a maximum Portability amount. Please see your policy for details.
- Generally, \$5,000 is the minimum amount that may be ported. Please refer to your policy.
- The amount of life insurance that is terminating may only be continued once under Portability, Conversion or other similar provisions under the policy. Therefore, if the terminating amount is being continued under Conversion or another provision, it may not also be continued under Portability.
- Portability may also apply to dependents. Please see your policy for details.

Normal Retirement Age is based on year of birth. Please see the following table.

Year of Birth	Normal Retirement Age	Year of Birth	Normal Retirement Age
1937 or before	65	1955	66 + 2 months
1938	65 + 2 months	1956	66 + 4 months
1939	65 + 4 months	1957	66 + 6 months
1940	65 + 6 months	1958	66 + 8 months
1941	65 + 8 months	1959	66 + 10 months
1942	65 + 10 months	1960 or after	67
1943 through 1954	66		

Portability guidelines are based on The Hartford's standard language for the provisions included in your policy, according to our records. If your policy language differs, all benefits are subject to the terms and conditions of the policy.



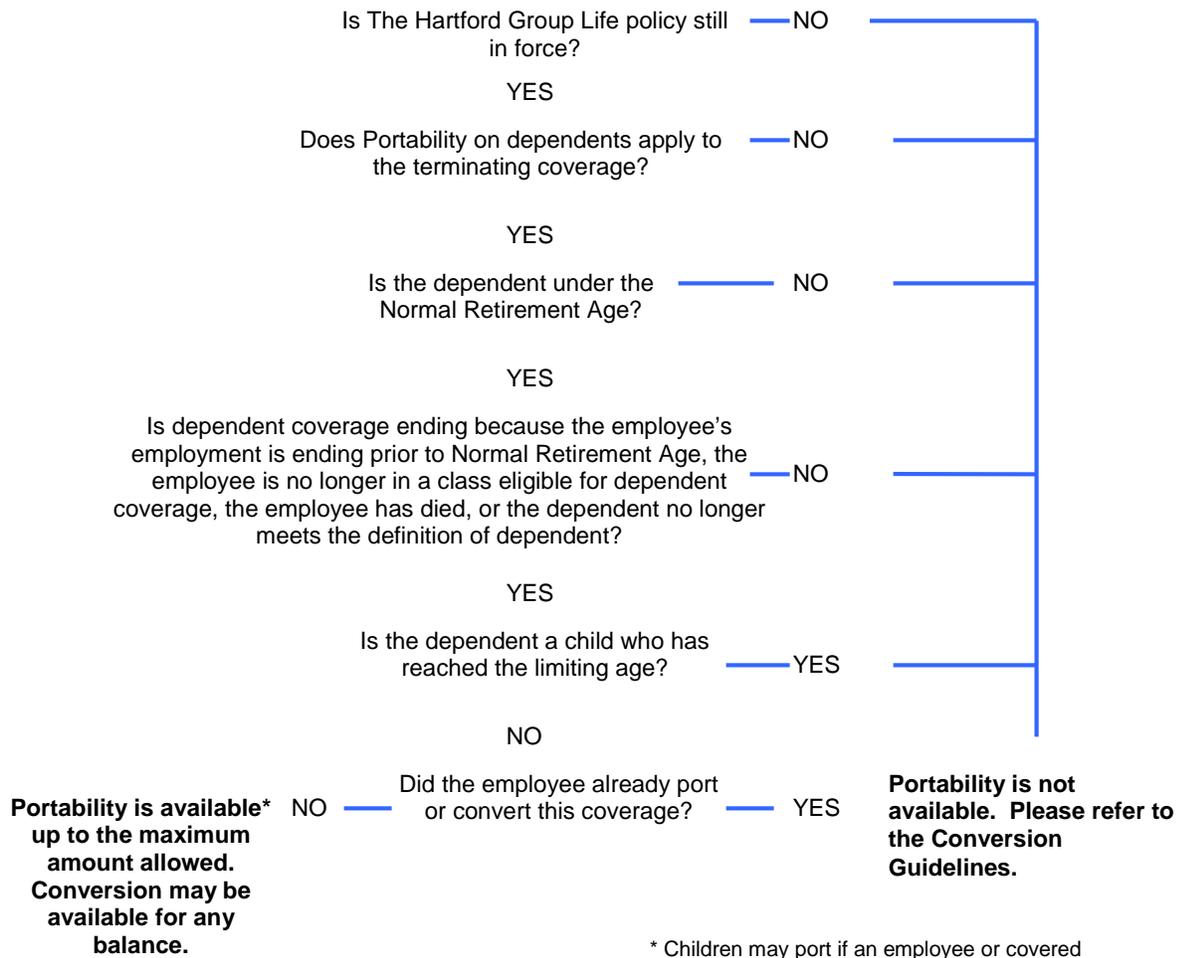
Dependent Portability Guidelines – Who’s Eligible and When.

What is Dependent Portability?

Dependent Portability Guidelines

When dependent group life insurance ends, **Portability** is a benefit that gives employees the opportunity to obtain new group life insurance for dependents that are under Normal Retirement Age (as defined by Social Security). The Hartford’s Portability insurance is group term life insurance coverage offered at group rates, and dependents are not required to submit Evidence of Insurability. **Portability may apply to employees only or to employees and dependents. Please refer to your policy to determine if Portability applies to dependents.**

A Dependent’s Group Life Insurance is Ending. Is Portability Available?



**Please act quickly!
Time restrictions apply.**

* Children may port if an employee or covered spouse, as defined in the policy, is porting

Group Benefits from The Hartford

Important Points to Remember.

- A person electing Portability must generally apply and pay the required premium within 31 days of the date group life coverage terminates. Please see your policy for any exceptions that may apply.
- The employee or spouse (as defined in the policy) must be porting in order for a dependent child to be eligible to port.
- Portability is available if The Hartford group life insurance policy is still in force and the dependent's coverage terminates because:
 - The employee's employment ends prior to Normal Retirement Age or the employee is no longer in a class eligible for dependent coverage;
 - The employee dies; or
 - The dependent no longer meets the definition of dependent. However, a dependent child who reaches the limiting age is not eligible for Portability
- The person may elect to port 50%, 75%, or 100% of the terminating amount (rounded to the next higher \$1,000). This may be subject to a maximum Portability amount. Please see your policy for details.
- Generally, \$5,000 is the minimum amount that may be ported. Please refer to your policy for details.
- The amount of life insurance that is terminating may only be continued once under Portability, Conversion or other similar provisions under the policy. Therefore, if the terminating amount is being continued under Conversion or another provision, it may not also be continued under Portability.

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Portability guidelines are based on The Hartford's standard language for the provisions included in your policy, according to our records. If your policy language differs, all benefits are subject to the terms and conditions of the policy.



Employee and Dependent Conversion Guidelines – Who’s Eligible and When.

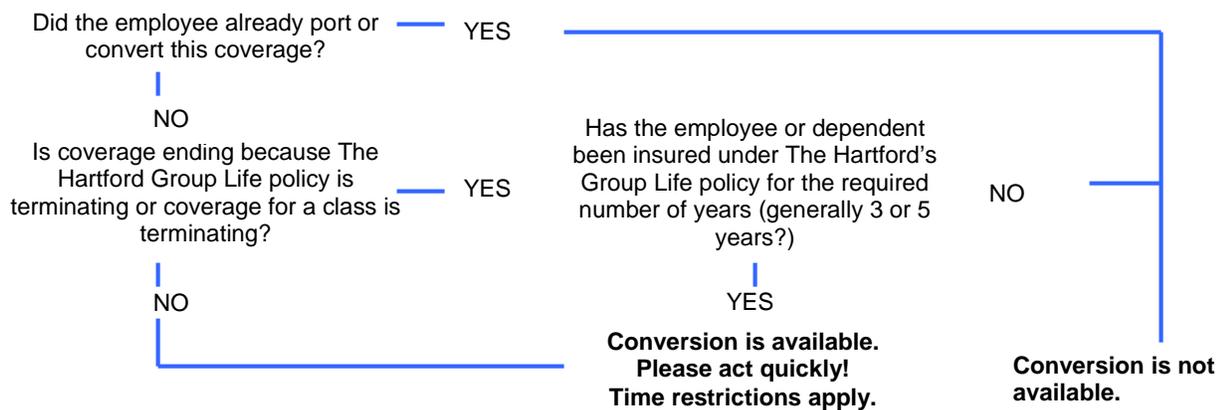
What is Conversion?

Employee and Dependent Conversion Guidelines

Conversion is a benefit that provides the opportunity for employees and their dependents to obtain individual life insurance without Evidence of Insurability if their total life coverage or any portion of it ends for any reason. The Conversion policy is an individual whole life insurance policy with cash value and is offered at individual insurance rates.

Other state specific continuation options may be available. Please see your Benefit Administrator.

When an Employee’s Group Life Insurance is Ending, is Conversion Available?



Important Points to Remember.

- A person electing Conversion must generally apply and pay the required premium within 31 days of the date group life coverage terminates. Please see your policy for any exceptions that may apply.
- If disabled employees apply for Waiver of Premium, they should still be offered Conversion when group coverage ends. If they are later approved for Waiver of Premium, their Conversion policy will be surrendered and the Conversion premiums will be refunded.
- If employee or dependent coverage is ending because The Hartford's group life policy is terminating or coverage for a class is terminating, some restrictions may apply. Please see your policy for details.
- If coverage is ending for any other reason, employees can generally convert up to the full amount of their or their dependents' terminating coverage.
- The amount of life insurance that is terminating may only be continued once under Portability, Conversion or other similar provisions under the policy. Therefore, if the terminating amount is being continued under Portability or another provision, that same amount may not also be continued under Conversion.

Conversion guidelines are based on The Hartford's standard language for the provisions included in your policy, according to our records. If your policy language differs, all benefits are subject to the terms and conditions of the policy.

Waiver of Premium Guidelines – Who's Eligible and When.



What is Waiver of Premium?

Waiver of Premium Guidelines

Waiver of Premium is a benefit that allows employees who become disabled prior to a certain age while they are covered under The Hartford's group life policy, and whose disability lasts for a stated duration (the waiting period), to continue coverage without premium payment once the Waiver of Premium claim is approved. **Please refer to your policy to see if Waiver of Premium is included and if so, for the specifics of how it works.**

Important Points to Remember.

- If an employee elects Portability, he or she will not be eligible to qualify for Waiver of Premium.
- Employees who are ill and unable to work can be covered under the Sickness or Injury Continuation Provision with premium payment, for the duration stated in the provision.
- If an employee also has group long-term Disability (LTD) coverage from The Hartford, and is receiving Hartford LTD benefits, no additional claim must be submitted for Waiver of Premium.
- If an employee feels he or she may ultimately qualify for Waiver of Premium and does not have group LTD coverage from The Hartford, a Waiver of Premium claim should be submitted during the Sickness or Injury Continuation period.
- Waiver of Premium claims must be submitted within one year of the employee's last day of work as an active employee. Until the claim is approved, premiums are due while the employee is covered under the Sickness or Injury Continuation Provision.
- If coverage under the Continuation Provisions ends Conversion should be offered. If the employee is later approved for Waiver of Premium, the Conversion policy will be surrendered and Conversion premium will be refunded.
- Waiver of Premium coverage continues while the employee remains disabled, for the duration specified in the contract. It will continue even if The Hartford's group life policy terminates.

Group Benefits from The Hartford

If Your Policy Includes Dependent Coverage.

- When Waiver of Premium is approved based on the employee's disability, your policy may also allow dependent premium to be waived and dependent coverage to be continued. Please check your policy for details.
- If dependent coverage is being continued under Waiver of Premium, the dependent's coverage will generally continue while the employee remains disabled until the first of these events occurs:
 - The employee dies;
 - The employee no longer qualifies for Waiver of Premium;
 - The policy terminates
 - Dependents are no longer in an eligible class, or dependent coverage is no longer offered; or
 - A dependent no longer meets the definition of dependent.

When the dependent coverage ends, he or she may be eligible to convert.

Waiver of Premium guidelines are based on The Hartford's standard language for the provisions included in your policy, according to our records. If your policy language differs, all benefits are subject to the terms and conditions of the policy.

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Benefits without burden.**