Keeping your supplemental health insurance

Preserve your safety net



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 — to help ensure 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 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 event you die and your spouse elects to port coverage.‡	✓

* State variations may apply.
** In AK, KY, OH and TN, ported coverage terminates when the master policy is terminated.
† No medical underwriting required.
‡ Child coverage is not portable on its own.

Accident

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.

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.

Rate and coverage changes

Will my rates change?	You, including your spouse, can port[1] with no medical questions at the rate in effect on the date you apply to port coverage.
Will my coverage be reduced as I get older?	No. Your coverage will not be reduced.
Can I increase my coverage?	No. You cannot increase your coverage at time of port.

HOW TO SIGN UP*

After your employer's coverage ends, you have 31 days to apply and submit premium payment[1] 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 the appropriate form to:

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

* Applies to Accident, Critical Illness, and Hospital coverage

Critical Illness

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.

Maximum coverage amounts

What are the maximum coverage amounts for employees and their dependents?	• For the employee, the maximum amount of coverage available to port is the in-force coverage at the time of the Eligible Portability Event. • For dependents, the maximum amount of coverage available to port is the dependent's in-force coverage at the time of the Eligible Portability Event.

Rate and coverage changes

Will my rates change?	You, including your spouse, can port[1] with no medical questions at the rate in effect on the date you apply to port coverage.
Will my coverage be reduced as I get older?	No. Your coverage will not be reduced.
Can I increase my coverage?	No. You cannot increase your coverage at time of port.

Important*

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

Payment*

There are a few options to best fit your needs. 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**

* Applies to Accident, Critical Illness, and Hospital coverage

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.

Maximum coverage amounts

What are the maximum coverage amounts for employees and their dependents?	• For the employee, the maximum amount of coverage available to port is the employee's in-force coverage at the time of the Eligible Portability Event. • For dependents, the maximum amount of coverage available to port is the dependent's in-force coverage at the time of the Eligible Portability Event.

Rate and coverage changes

Will my rates change?	Yes. Composite rates convert to issue age rates at time of port.[1]
Will my coverage be reduced as I get older?	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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ACCIDENT, CRITICAL ILLNESS, HOSPITAL INDEMNITY PLANS ARE LIMITED POLICIES.

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.

The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Applicable to policy forms: GAP16-1, GAP16-3-NH, GAP16-1-NY, GAP16-1-NJ, GA-1, GCIP16-1, GCIP16-1-NY, GCIP16-1-NJ, GHIP16-1, GHIP16-1-NY, GHIP16-1-NJ.

In some states, Critical illness insurance may be referred to as Specified Disease insurance.

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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