

Coverage continuation when you leave



Here is a brief overview of what is available for life insurance and group supplemental health (accident, critical illness, hospital indemnity) insurance.

Can I continue my coverage?

If you are no longer eligible for group life insurance and/or supplemental health insurance due to the voluntary or involuntary termination of employment (including retirement), you may be eligible to continue your coverage without providing proof of good health.

Your spouse or child may elect to keep their coverage on their own in the event of a divorce, employee's death, or the child is no longer an eligible dependent.

Elections must be made within 45 days from your last day of coverage.

Take your coverage with you

	Portability (all products)	Conversion (life insurance only)
May be good for you if...	<p>You need life and/or supplemental health insurance for a specific period and want an option that does not require you to answer health questions.</p> <ul style="list-style-type: none"> • Portability may be available for you and/or your dependents • Ported coverage may reduce with age • Rates are higher than those paid by active employees • Rates increase with age • Premium payments will be paid directly to Securian Financial • Ported coverage terminating due to age can be converted to an individual policy at that time 	<p>You have a high need for life insurance, but you may not qualify for portability or cannot meet the proof of good health requirements for individual coverage elsewhere.</p> <ul style="list-style-type: none"> • Conversion is available for the following coverages: basic term life, supplemental term life and dependent term life • Rates are higher than those paid by active employees • Rates are higher than portability rates • Permanent life insurance protects your loved ones for the remainder of your life • Premium payments will be paid directly to Securian Financial

What's next?

For more information, please use the website listed below to review your coverage options, calculate your cost and obtain the necessary application forms.

lifebenefits.com/continue

Policy number: 70314

Access key: modine

For life insurance assistance, please call **1-833-365-0326**

For supplemental health insurance assistance, please call **1-855-750-1906**



Retiring?

You are still eligible for life insurance benefits.

Purchase enough to cover:

- Debt
- Estate taxes
- Provide for spouse

This is a general summary of portability and conversion provisions. For your eligibility and specific program details, please see your certificate of insurance.

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