



## TERM LIFE INSURANCE ELECTION OF PORTABILITY COVERAGE

### Important Information When Considering Portability Coverage

When your group term life insurance coverage ends, either because your employment has terminated or you no longer are eligible to participate in your employer's group life policy, you have two choices for continuing your life insurance coverage: Portability or Conversion. While there are a number of differences between portability and conversion, some key considerations are:

- **Portability** allows you and your dependents to continue (or "port") your Life and/or AD&D coverage at group rates. The ported coverage will be subject to the same provisions contained in your employer's group life insurance policy. **Importantly, you cannot port coverage for anyone who has an injury or sickness which has a material effect on life expectancy.**
- **Conversion** allows you and your dependents to purchase individual life insurance policies (but not AD&D) at rates that may be higher than portability rates. The conversion policies you choose will not contain the exact same coverage you had under your employer's group life insurance policy. **Unlike portability, conversion is available even if you or your dependents have a sickness or injury which has a material effect on life expectancy.**

If you believe Portability is right for you, read the information below to determine whether you and your dependents are eligible to port your coverage.

**PORTABILITY COVERAGE IS NOT AVAILABLE FOR ANYONE WITH AN INJURY OR SICKNESS WHICH HAS A MATERIAL EFFECT ON LIFE EXPECTANCY.** This means individuals diagnosed with, or having received medical advice or sought treatment for, any of the following injuries or sicknesses in the past 10 years cannot elect this coverage:

<ul style="list-style-type: none"><li>• Acquired immune deficiency syndrome (AIDS)</li><li>• Amyotrophic lateral sclerosis (ALS)</li><li>• Cerebral palsy with cognitive impairment</li><li>• Chronic renal disease</li><li>• Chronic lung disease, including emphysema</li><li>• Cirrhosis of the liver</li><li>• Congestive heart failure</li><li>• Coronary artery disease, heart surgery, or transient ischemic attack (TIA)</li><li>• Cystic fibrosis</li><li>• Dementia, including Alzheimer's disease</li><li>• Diabetes other than gestational or diet controlled</li><li>• Drug or alcohol abuse</li><li>• Hepatitis B or C</li><li>• High blood pressure concurrently treated with three or more medications</li></ul>	<ul style="list-style-type: none"><li>• Leukemia, lymphoma or any cancer other than basal or squamous cell carcinoma of the skin</li><li>• Morbid obesity defined as a Body Mass Index (BMI) greater than 40</li></ul> <p><i>Calculate a BMI using the Center for Disease Control's BMI Calculator online at <a href="http://www.cdc.gov/healthyweight/assessing/bmi/adult_bmi/english_bmi_calculator/bmi_calculator.html">http://www.cdc.gov/healthyweight/assessing/bmi/adult_bmi/english_bmi_calculator/bmi_calculator.html</a> or call us with height/weight information and we'll calculate it for you.</i></p> <ul style="list-style-type: none"><li>• Muscular dystrophy</li><li>• Psychiatric hospitalization</li><li>• Quadriplegia</li><li>• Stroke</li><li>• Systemic lupus erythematosus or any other rheumatologic disease</li></ul>
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**If you are not sure whether anyone applying for this coverage has an injury or sickness in the list above, then attach to this election form the name of the individual with the injury/sickness, his/her relationship to you, a description of the condition, and any current medications. Unum will review the information provided and let you know whether portable coverage is an option.**

**Important:** When a life insurance claim is submitted to Unum on an individual who died within two years of the date that portability coverage became effective, Unum reviews medical records to determine whether the deceased individual was eligible for portability. If Unum determines the deceased individual wasn't eligible for portability due to an injury or sickness which had a material effect on life expectancy, the beneficiary will not receive the portability amount elected. Instead, the beneficiary will receive a significantly reduced benefit (or possibly no benefit at all). Please see the Portability section of your employer's group policy for an explanation of how the benefit may be reduced.

If after reading the information on this page you believe you and/or your dependents aren't eligible to elect portability coverage, remember that you and your dependents may qualify for conversion coverage. Contact your employer for the conversion application form and rates.

If you believe you and/or your dependents are eligible for portability, continue to page 2.

## Important Information

### What type of coverage can be ported?

- **Basic Life** is insurance that your employer provided for you when you were in active employment.
- **Supplemental Life** is insurance elected by you for which you paid the premiums when you were in active employment.
- **AD&D** is Accidental Death & Dismemberment coverage and may not exceed Life coverage.

### What are your employer's responsibilities?

- Fully complete Section 1 on page 3 of this election form and provide it to the employee. Incomplete election forms may result in a denial of coverage.
- Provide the portability rate table to the employee.

### What are your responsibilities as the employee?

- Complete Section 2 on page 3 and the Beneficiary Designation Form on page 4. Incomplete forms may be denied.
- Portable coverage is available in amounts up to your current coverage amounts without evidence of insurability—but cannot exceed \$750,000 across all Unum Life and AD&D coverages.
- If you wish to elect coverage in an amount other than your current coverage amount, provide the requested amounts. Coverage is subject to the minimum and maximum limits provided in the employer's policy. Contact your employer for a copy of the group life insurance policy.
- An initial premium payment must be submitted by ACH form or check with this election form within 31 days from the date your coverage ends.
- Please remember to (1) include your ACH form or initial payment; (2) sign and date page 3 of this election form; (3) designate a beneficiary on page 4; and (4) retain a copy of this entire form for your records.
- Mail pages 3 and 4 of this election form and your initial premium payment to the address listed at the top of page 3.

### What should you know when completing your Beneficiary Designation Form?

- **Primary Beneficiary(ies)** means the person(s) you choose to receive your insurance benefits. Please specify the percentage of the benefit you want paid to each beneficiary; these percentages should total 100%. If any primary beneficiary is disqualified or dies before you, his/her percentage of the benefit will be paid to the remaining primary beneficiary(ies).
- **Contingent Beneficiary(ies)** means the person(s) you choose to receive your insurance benefits only if all primary beneficiaries are disqualified or die before you. Please specify the percentage of the benefit you want paid to each beneficiary; these percentages should total 100%. If any contingent beneficiary is disqualified or dies before you, his/her percentage of the benefit will be paid to the remaining contingent beneficiary(ies).
- **Minor Beneficiary(ies)** – When you designate minors as beneficiaries, it is important to understand that insurance benefits may not be released to a minor child. They may, however, be paid to a child's court-appointed financial guardian. The regulations governing minor beneficiaries vary by state.
- **Trust** – You may designate a valid trust as a beneficiary.
- **Updates to Your Beneficiary Designation** – You can change your beneficiary designation at any time. You may wish to review your designation periodically.
- **Consult an Attorney** – This information is not intended to be relied on as legal advice. You may wish to get the assistance of an attorney to help ensure your beneficiary designation correctly reflects your intentions.

**TERM LIFE INSURANCE ELECTION OF PORTABILITY COVERAGE**

Submit to: Unum Life Insurance Company of America (Unum) Portability Unit

2211 Congress Street, Portland, ME 04122 • 1-800-421-0344 • Fax 207-575-2993

**EMPLOYER COMPLETES SECTION 1**

Company Name:

Policy Number

Division

Class

Employee Name (Last, First, MI):

Policy Number

Division

Class

Date Coverage Ends (mm/dd/yyyy):

Insured on disability or sick leave  
when terminated?☐ Yes\* ☐ No

\*If Yes, date premium paid to:

Reason for Loss of Coverage:

☐ Terminated Employment☐ Retired☐ Reduced Hours (must be working)☐ Other, Explain

Current Annual Earnings:

**Fill in Current Coverage Amounts for Each Insured and Insurance Type**

Insured Type	Basic Life	Supplemental Life	Basic AD&D	Supplemental AD&D
Employee				
Spouse				
Child				

Plan Administrator Name:

Plan Administrator Signature:

Plan Administrator Telephone Number:

Plan Administrator Email:

**EMPLOYEE COMPLETES SECTION 2**

Insured Mailing Address (Street, PO Box, City, State, Zip):

Home Telephone:

Alternate Telephone:

Insured Social Security Number:

Insured Date of Birth (mm/dd/yyyy):

Gender:

☐ Male ☐ Female

Spouse Name:

Spouse Date of Birth (mm/dd/yyyy):

Spouse Social Security Number:

Child Name:

Date of Birth: \*

Child Name:

Date of Birth: \*

Child Name:

Date of Birth: \*

Child Name:

Date of Birth: \*

\* Check the policy or your certificate. Dependent eligibility is subject to age, student and/or marriage status.

Have you used tobacco products  
in the past twelve months? ☐ Yes ☐ NoHas your spouse used tobacco products  
in the past twelve months? ☐ Yes ☐ No**Fill in Requested Coverage Amounts for Each Insured and Insurance Type - coverages left blank will result in a coverage amount of \$0. Coverage reduces according to your employer's group insurance policy.**

Insured Type	Basic Life	Supplemental Life	Basic AD&D	Supplemental AD&D
Employee				
Spouse				
Child				

**ALL PREMIUMS TO BE PAID MONTHLY VIA AUTOMATIC PAYMENT. Please complete and send in the enclosed Authorization and Agreement for Automatic Payments form with your application.**

- ☐ I am opting out of monthly payments and want to pay by check or money order (made payable to Unum) with the following option:  
☐ Quarterly (Every three months) ☐ Semi-Annually (Every six months) ☐ Annually (One time per year)

I understand and agree to the following:

Any coverage chosen on this election form will be issued in accordance with the portability provision contained in the employer's Unum group term life coverage and/or Accidental Death and Dismemberment insurance coverage under which this coverage is being offered and is subject to satisfaction of the conditions provided therein.

Portable coverage will be effective the first of the month after your group coverage ends subject to your applying for portable coverage for yourself and your dependents and paying the first premium within 31 days after the date your group coverage ends.

**HAVING READ AND UNDERSTOOD THE "IMPORTANT INFORMATION WHEN CONSIDERING PORTABILITY COVERAGE" SECTION ON PAGE 1 OF THIS FORM, I CERTIFY THAT NEITHER I NOR MY DEPENDENTS HAVE AN INJURY OR SICKNESS WHICH HAS A MATERIAL EFFECT ON LIFE EXPECTANCY. I UNDERSTAND UNUM IS RELYING ON THIS CERTIFICATION AS A MATERIAL CONDITION TO ITS AGREEMENT TO PROVIDE COVERAGE.**

If Unum determines that an injury or sickness has a material effect on life expectancy, as of the date portable coverage was elected, benefits may be reduced to the amount of coverage available under the current policy's conversion privilege.

Insured Signature:

Today's Date (mm/dd/yyyy):

Insured's Email Address

Please remember to complete and send in your beneficiary designation with this application. Please retain a copy for your records.

**PORTABILITY BENEFICIARY DESIGNATION FORM**

2211 Congress Street  
Portland Maine 04122  
Phone: 1-800-421-0344  
Fax: 207-575-2993

**Instructions:** Please complete, sign and date this form to designate your beneficiary(ies) or to change your existing beneficiary(ies). This form cancels all prior designations. If more than one beneficiary is named and no percentages are indicated, payment will be made to them in equal shares. If there are more than three (3) primary and/or contingent beneficiaries, please attach a separate sheet of paper.

**PART 1: Information About You**

Name (Last Name, Suffix, First Name, MI)

Social Security Number

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Policy Number

Division

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**PART 2: Primary Beneficiary (ies)**

I choose the person(s) named below to be the primary beneficiary(ies) of the Life Insurance benefits that may be payable at the time of my death. If any primary beneficiary(ies) is disqualified or dies before me, his/her percentage of this benefit will be paid to the remaining primary beneficiary(ies).

Name & Address	Telephone Number	Relationship	Social Security Number	Date of Birth	Percent
					Total Must Equal 100%

**PART 3: Contingent Beneficiary (ies)**

If all primary beneficiaries are disqualified or die before me, I choose the person(s) named below to be my contingent beneficiary(ies).

Name & Address	Telephone Number	Relationship	Social Security Number	Date of Birth	Percent
					Total Must Equal 100%

**PART 4: Signature****X**

Signature

Date

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## HOW TO CALCULATE YOUR PORTABILITY PREMIUM PAYMENT

### Calculate Your Premium Payment

1. Find your rate on the rate table under appropriate tobacco use, if applicable. The rate is based on your age at the time your coverage terminates or is reduced.

**Note:** You will qualify for non-tobacco premium rates if you have not used any tobacco products within the last 12 months.

Your life insurance rates will continue to increase with age, every 5 years (for example, at age 50, 55, 60 etc.).

Base Rate Per  
\$1,000 of Coverage \_\_\_\_\_

2. Determine the amount of insurance you want. You may have any amount up to and including the amount you had under the group plan.

**Note:** You may be eligible to increase your coverage which would require Evidence of Insurability subject to maximums outlined in your former group insurance policy.

Amount of Coverage \_\_\_\_\_

- |   |                        |         |
|---|------------------------|---------|
| 3. a. Base Rate Per thousand dollars of coverage: | Base Rate              | _____   |
| b. Number of thousand dollars you want:           | # of \$1,000 Units     | x _____ |
| c. Multiply a. by b.:                             | Base Rate X # of Units | _____   |
| d. Mode you would like to pay                     | Mode                   | x _____ |
| Monthly = 1                                       |                        |         |
| Quarterly = 3                                     |                        |         |
| Semi-annual = 6                                   |                        |         |
| Annual = 12                                       |                        |         |
| e. TOTAL c. and d. This is your premium           | *TOTAL                 | _____   |

\*This is the estimated amount due per payment, actual billed amount may vary slightly due to rounding

### Example:

1. A 44 year old person decides to continue \$25,000 of coverage
2. The person wishes to pay premiums annually
3. The monthly rate for a 44 year old is \$.510 per \$1,000 of coverage
4. Calculate premiums:

a. Base rate per thousand dollars of coverage:	\$ .510
b. Number of thousand dollar units you want:	x <u>25</u>
c. Multiply a. by b.:	\$12.75 (Monthly)
d. Multiply c. by 12 for annual	x <u>12</u>
e. TOTAL. This is your premium.	\$153.00 (Annually)

**Your actual coverage is subject to the terms, conditions, limitations and restrictions set forth in your certificate of coverage and the Summary of Benefits or Policy.**

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Unum Life Insurance Company of America  
Authorization and Agreement for Automatic Payments  
Drawn By and Payable To:  
Unum Life Insurance Company of America (hereinafter referred to as "the Company")  
2211 Congress Street, Portland, Maine 04122  
1-800-421-0344 Fax number: 207-575-2993  
email to: [PortabilityConversion@unum.com](mailto:PortabilityConversion@unum.com)

**PLEASE PRINT**

BL#/POLICY NUMBER	INSURED NAME	SOCIAL SECURITY NUMBER

☐ Please apply this to all my policies

1. Purpose for submitting this authorization form: \_\_\_\_\_ Type of Account: \_\_\_\_\_  
☐ New Preauthorized payment plan ☐ Change in bank ☐ Checking  
☐ Addition of new policy to plan ☐ Change in account number ☐ Savings
2. Current Address: \_\_\_\_\_
3. Name of Banking Institution: \_\_\_\_\_
4. Name on Bank Account: \_\_\_\_\_
5. Routing Number (9 digits): \_\_\_\_\_
6. Account Number: \_\_\_\_\_

Refer to the sample check for help locating the Routing Number and Account Number. Attach or scan a Voided Check (optional).

**Sample Check**

John Doe 1105  
123 Main Street  
Yourtown, ST 12345 Date  
Pay to the Order of \$ \_\_\_\_\_ Dollars  
Your First Bank  
Yourtown, ST 12345  
Your Branch  
101010001 1000033338281 1105

**APPLICANT INFORMATION FOR BANK:**

You are hereby authorized, as a convenience to me, to pay and charge to my account any check or electronic fund transfer drawn on this account on the first of the month by and payable to the order of the company(s) indicated above for itself (themselves), provided there are sufficient collected funds in said account to pay the same upon presentation. I agree that your rights in respect to each such check or transfer shall be the same as if it were a check drawn on you and signed personally by me. This authority is to remain in effect until revoked by me in writing, and until you actually receive such notice and you have had a reasonable time to act on it. I agree that you shall be fully protected in honoring any such check or transfer.

I further agree that if any such check or transfer be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance.

Signature of Depositor	Date
Please print name as signed above	

**A COPY OF THIS AUTHORIZATION SHALL BE AS VALID AS THE ORIGINAL**



**THIRD PARTY AUTHORIZATION  
PORTABILITY PROTECTION PLAN  
Unum Life Insurance Company of America  
Unum Insurance Company  
2211 Congress Street  
Portland, ME 04122  
Attention: Portability/Conversion Unit  
Fax: 207-575-2993**

For toll-free assistance call: 1-800-421-0344

POLICY OWNER NAME	BL#							
	BL#							

AUTHORIZED INDIVIDUAL(S) NAME	Relationship to the Policy Owner	PHONE NUMBER

I authorize Unum Group, its subsidiaries and affiliates\* and duly authorized representatives ("Unum") to disclose the following insurance plan, policy billing and beneficiary information to the person(s) or organization(s) listed above, for the purpose of assisting me with my insurance coverage:

- Information regarding my coverage, including policy provisions and riders;
- Information regarding premium calculation, invoicing and payments; and
- Name(s) of designated beneficiaries (if applicable).

This authorization does not alter any prior designation made under any law protecting against unintentional lapse of coverage.

This authorization does not allow the authorized individual(s) or organization(s) to make any changes to my coverage, policy, riders, beneficiary designations, or assignments under my policy.

This Authorization does not allow Unum to share claim or health information including, but not limited to, my medical condition, diagnosis, treatment, or pre-existing condition information; the names of my physicians and other medical providers; or benefit amounts paid to me or on my behalf.

Unum will rely on this authorization until I revoke it in writing.

Unum may provide information in writing, electronically, or by telephone (including voice mail messages).

**CERTIFICATION**

- **I understand that once information is disclosed to the named authorized Individuals or Organizations, it may no longer be protected by federal privacy regulations.**
- I am not required to sign this authorization and Unum may not condition payment of claims on whether I sign this authorization.
- I am entitled to receive a copy of this authorization.
- I may revoke this authorization in writing at any time, except to the extent that Unum has relied on the authorization prior to notice of revocation.

\_\_\_\_\_  
Policy Owner Signature

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Print Name

\*This authorization is valid for the following Unum insurance subsidiaries: Unum Life Insurance Company of America, Unum Insurance Company, First Unum Life Insurance Company, Provident Life Accident Insurance Company and Provident Life and Casualty Insurance Company.

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