



## Notice of Conversion and/or Portability Rights

**Important Notice regarding your coverage:** You are receiving this notice as a result of experiencing a loss of coverage associated with The Hartford's Group policy provided by your employer. You have options to continue to be insured, which are explained below. The specific options available to you are based on the provisions as defined in the group policy. If you intend to apply for a policy, it is important that you submit a request for quote as soon as possible.

### Life Conversion

The Life Conversion option provides the opportunity for you to obtain an individual life insurance policy that accumulates cash value and is offered at individual insurance rates. There are no mandatory age reductions and coverage can continue with premium payment until the Scheduled Maturity Date (standardly age 121) at which time the cash surrender value is paid to the insured. You will be eligible for Life Conversion if you experience a loss of coverage as the result of a change in your employment status, change in marital status, you or a dependent has experienced an age reduction or maximum age limit, you have retired or you have reached the end of an employer sponsored continuation provision. If coverage is ending because The Hartford Group Life policy is terminating or coverage for a class of employees is terminating, some restrictions may apply. If coverage is ending for any other reason, you can generally convert up to the full amount of your terminating coverage. Conversion is also available to your dependents if they had coverage under the group policy. You may have the option to obtain a one year term policy prior to the permanent life policy becoming effective. Please refer to The Hartford Group Life policy for information. **Premiums for a Life Conversion policy are substantially higher than the employer group policy rates.**

### Life Portability

Under the Portability option you may obtain a group life insurance policy to continue 50%, 75% or 100% of the amount of life insurance coverage (Basic, Supplemental, or both), including an Accidental Death and Dismemberment benefit, that is equal to the Principal Sum which you had under the Group policy up to a maximum amount, generally \$250,000 depending upon the provisions of the employer's group policy. The Portability policy provides group term coverage and is available to you provided you have not yet reached your Social Security full retirement age / age 85. The Portability option may also be available to your dependents if you carried dependent coverage under the employer's group policy and if the group policy includes portability as an option for dependents. The amount of coverage you elect to port is reduced by 75% at age 65 and coverage terminates at age 75. You will be eligible for Life Portability if you experience a loss of coverage as the result of a change in your employment status, change in marital status, you or a dependent has experienced an age reduction or maximum age limit, you have retired or you have reached the end of an employer sponsored continuation provision. **Note:** Portability is not available if your employer is terminating the group policy. If you choose to elect the Waiver of Premium provision as outlined in your Contract you are not eligible for Portability. The same applies if you choose to elect Portability, Waiver of Premium would not be available. Additional restrictions may also apply. **Premiums for a Life Portability policy may be higher than the employer group policy rates and rates increase every five years (years in which your age on your birthday ends in 5 or 0, for example 45 or 50.).**

### Standalone Accidental Death and Dismemberment (SAAD&D) Conversion

Under this conversion option, you may convert the employer group Standalone Accidental Death and Dismemberment coverage to a group conversion policy. Subject to certain limitations and exclusions, this policy covers you against death and dismemberment caused by an accident, 24 hours a day anywhere in the world, whether you are traveling or are at work or play. The Principal Sum you elect to convert cannot exceed the lesser of the Principal Sum you carried under the group policy or the state maximum shown below. Coverage automatically decreases to \$25,000 upon reaching age 70 and to \$12,500 upon reaching age 75. The conversion option may be available to your dependents if you carried dependent coverage under the group policy. A loss of coverage is the result of a change in your employment status or you have reached the end of an employer sponsored continuation provision. **Premiums for a Standalone Accidental Death and Dismemberment Conversion policy are higher than the employer group policy rates.**

**Non-NY Residents** may choose any amount between \$25,000 and \$250,000 in \$1,000 increments not to exceed the amount of coverage carried under the group policy. Rates increase upon reaching age 75. You are not subject to an age limit.

**NY Residents ONLY** may choose any amount between \$10,000 and \$100,000 in \$10,000 increments not to exceed the amount of coverage carried under the group policy. Rates will not increase and you are not subject to an age limit.

### Long Term Disability (LTD) Conversion

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting companies Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. The Hartford is the administrator for certain group benefits business written by Aetna Life Insurance Company and Talcott Resolution Life Insurance Company (formerly known as Hartford Life Insurance Company). © 2021 The Hartford



You may be eligible to convert coverage you had in effect under the employer's Group Long Term Disability (LTD) policy to a Group Disability Conversion policy provided the group coverage was in effect for at least one year. You cannot be disabled from performing the duties of your occupation at the time your LTD coverage terminates under the group policy or disabled at the time of your request and you cannot convert LTD coverage if you are retiring, regardless of your age. A loss of coverage is the result of a change in your employment status or the end of an employer sponsored continuation provision. **LTD conversion is not available for dependents.** The benefit amount payable under the LTD conversion will be based on your monthly earnings at the time the group policy ended and the benefit percentage elected up to 60% of your earnings at time of termination of employment under the employer's group policy, to a monthly maximum of \$5,000. This amount is based on the rules of the LTD group policy subject to offsets for other income benefits. A 6-month elimination period applies. LTD conversion is not available if the group policy is terminating. **A onetime administrative enrollment fee of \$25.00 will apply and is added to your first quarterly premium. Premiums for a Group Disability Conversion policy are higher than the employer group policy rates and increase every 5 years (years in which your age on your birthday ends in 5 or 0).**

#### GROUP LIFE INSURANCE PORTABILITY AND CONVERSION – Side By Side Employee Guide

To decide whether Portability or Conversion is the right choice for your personal situation, you should understand the differences. We can help you to see what product is right for you with our side-by-side comparison. Please visit [www.hartford-employee-guide.com](http://www.hartford-employee-guide.com) to view the complete side-by-side comparison table. If you do not have access to the internet you may obtain a copy of this comparison by calling 1-877-320-0484.

#### Frequently Asked Questions

**Q: If I request a quote, how does The Hartford determine the amount of coverage to quote?**

A: The quote is based on the amount of coverage you had under the group policy as well as any applicable policy provisions. The amount quoted is not a guarantee for your new coverage until The Hartford performs an eligibility review, validation of all information received, and medical underwriting, where applicable.

**Q: What is my policy effective date?**

A: When the application is approved and premium payment has been received, the effective date will be the day after your group benefits loss begins so that no gap in coverage would be experienced by you or your family.

**Q: Can I be denied coverage?**

A: Your request for coverage can be denied if you do not meet the timeline requirement as outlined above the signature line.

**Q: If I start to work for a new employer and obtain coverage under that employer's group policy, will that group coverage impact any policy that I may purchase now?**

A: If you obtain coverage under a new employer's group policy, your purchased policy(s) will remain in effect provided you continue to pay the required premiums.



**Below is the information required to request a quote and the necessary forms to enroll.** If you have questions about this information, your eligibility, or the status of any request you have submitted, please call a representative at **1-877-320-0484**.

The Hartford, Portability and Conversion Unit  
P.O. Box 43786  
Cleveland, OH 44143-0786  
Fax 1-440-646-9339

**E-mail request to:** [portabilityandconversions@selmanco.com](mailto:portabilityandconversions@selmanco.com) with "Notice of Continuation of Coverage" in the subject line  
<https://info.selmanco.com/hartfordnocrp>

**Employer Section: To be completed by the Employer or Employer Representative.**

Employer: \_\_\_\_\_  
Policy #: \_\_\_\_\_ Employee ID#: \_\_\_\_\_  
Employee Name: \_\_\_\_\_  
Last Day Worked (or date employee is no longer in an eligible class): \_\_\_\_\_  
Date of Group Coverage Loss: \_\_\_\_\_ Loss of coverage reason: \_\_\_\_\_  
Date of Hire: \_\_\_\_\_ Base annual salary: \_\_\_\_\_

**Life Coverage: Please provide coverage amount in place at the time of loss of coverage**

- Employee Basic Life: \_\_\_\_\_
- Employee Supplemental Life: \_\_\_\_\_
- Spouse Basic Life \_\_\_\_\_
- Spouse Supplemental Life: \_\_\_\_\_
- Child Basic Life \_\_\_\_\_
- Child Supplemental Life: \_\_\_\_\_

**LTD Coverage: Please provide coverage amount in place at the time of loss of coverage**

- Employee occupation \_\_\_\_\_
- Was the insured enrolled in the group LTD policy? If so as of what date? \_\_\_\_\_
- Monthly earnings insured under the LTD policy \_\_\_\_\_
- Benefit % provided by the LTD policy \_\_\_\_\_

**Standalone ADD Coverage: Please provide coverage amount in place at the time of loss of coverage**

- Employee coverage \_\_\_\_\_
- Spouse coverage \_\_\_\_\_
- Child coverage \_\_\_\_\_

The Hartford reserves the right to request additional information prior to accepting an application.

**Employer Signature** \_\_\_\_\_ **Print Name** \_\_\_\_\_

**Employer Email Address** \_\_\_\_\_ **Date** \_\_\_\_\_

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**Employee Section: To be completed by the Employee and submitted with the Employer Section via mail, fax, or e-mail, to initiate the quote and application for coverage options.**

**The Hartford, Portability and Conversion Unit, P.O. Box 43786, Cleveland, OH 44143-0786  
Fax 440-646-9339, Phone 877-320-0484**

**E-mail request to: [portabilityandconversions@selmanco.com](mailto:portabilityandconversions@selmanco.com) with "Notice of Continuation of Coverage" in the subject line  
<https://info.selmanco.com/hartfordnocp>**

**I am interested in receiving a Quote/Application for the following:**

- 12 month Term/Whole Life Conversion (12 month only available for groups situated in NY & WV)
- Portability Term Life
- LTD Conversion
- SAADD Conversion

**Please print the following information:**

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Social Security # (indicate last 4 digits only): \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Telephone Number: \_\_\_\_\_ Email: \_\_\_\_\_

I am interested in receiving information for the following persons:

- Myself
- My Spouse (not available for LTD conversion)
- My Child(ren) (not available for LTD conversion)

**Please print the name(s), relationship, and date(s) of birth for each dependent who may be eligible for coverage. Include an additional sheet if necessary.**

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Name: \_\_\_\_\_ Relationship: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

**This notice is a part of a 3-step process to obtain coverage. For you to be eligible to start this process, your employer representative must have signed this notice no later than 90 days after the Group Coverage Loss Date. If your employer signs this notice prior to the Group Coverage Loss Date, we will treat the employer signature date as being the same as the Group Coverage Loss Date for purposes Steps 1 and 3.**

**Step 1: You have up to 31 days from the date your employer representative has signed this notice to submit this request (Employer AND Employee section) to The Hartford.**

**Step 2: Once we receive your completed request, we will send you an application and a quote. Depending on the mail, it may take two to three weeks for you to receive these. If you are concerned that you may not be able to obtain the application and quote in time to meet the deadlines outlined in Step 3, you may contact us by phone or email as outlined on this notice.**

**Step 3: If you choose to obtain coverage, you must submit the application and premium to us within 60 days from the date your employer representative has signed this notice.**

\_\_\_\_\_  
**Employee Signature (required)**

\_\_\_\_\_  
**Date**

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