

# Conversion and Portability Provisions

Stay covered. Your coverage can move with you.

## Portability

### What is portability?

PORTABILITY means the Team Member continues coverage under the terms and policy of the Group contract. The option to port coverage must be communicated in writing to Reliance Standard within 31 days from the date you cease to be eligible along with the remittance of the necessary premiums when due.

### What policies offer portability?

- Supplemental Group Term Life (Supp. GL)
- Voluntary Critical Illness (VCI)
- Voluntary Accident Insurance (VAI)

### When could portable coverage end for Supp. GL?

The Team Member's portable coverage will terminate for Supp. GL on the first of the following for you and your insured dependents when:

- The date this policy terminates
- The end of the period for which premiums have not been paid
- The date the insured is covered under another group life policy or at the end of the two year period
- Anytime the portable coverage would normally end under the policy had you continued to be eligible

### When could portable coverage end for voluntary benefits?

The Team Member's portable coverage will terminate for VCI and VAI on the first of the following for you and your insured dependents when:

- You reach age 70.
- Your premiums have not been paid
- Anytime the portable coverage would normally end under the policy had you continued to be eligible

## Conversion

### What is conversion?

CONVERSION means the Team Member's participation in the Group policy can continue when their insurance is no longer in force, this conversion option is actually the basis for the issuance of a NEW individual policy.

Your premiums are higher typically because you now convert to a permanent life policy. Rates based on attained age.

The option to convert coverage must be communicated in writing to Reliance Standard within 31 days from the date you cease to be eligible along with the remittance of the necessary premiums within that time.

You and your dependents can convert coverage for the following reasons:

- Termination of employment
- You and/or your dependents are no longer eligible as defined in the policy
- Termination or amendment of the Policy if you have been covered for at least five (5) years under the group life policy and/or the prior carrier
- Insurance coverage reduces
- Upon retirement
- When your coverage under Waiver of Premium ends, if applicable
- Upon the death of the Insured (for dependents)

### What policies offer conversion?

- Group Term Life (GL)
- Supplemental Group Term Life (Supp. GL)
- Voluntary Accidental Death & Dismemberment (VAR)

### When could conversion coverage end?

- As long as premiums continue to be paid, coverage will not end.