

## PORTABILITY & CONVERSION SIDE BY SIDE COMPARISON

### University of Hartford Policy Number: 760775

Product	Portability	Conversion
Type of Policy	Term Life Policy	Whole Life Policy
Eligibility	You may purchase life portability insurance (including AD&D) on the date your employment terminates if you are able to perform with reasonable continuity the material duties of at least one gainful occupation for which you are reasonably fitted by education, training and experience on the date your employment terminates.	You may purchase life conversion insurance (not including AD&D) on the date you have a loss of coverage.
Length of Group Coverage	You will need to have coverage in force 12 consecutive months to be eligible.	You will need to have coverage in force 12 consecutive months to be eligible.
Age Limit	You must be under age 75 on the date your employment terminates.	No Age Limit
AD&D Continuation	Yes, if member continues Life coverage. AD&D terminates the date the life insurance ends.	No AD&D available
Eligible Maximum	Member Maximum: \$500,000 Spouse Maximum: \$250,000 Child Maximum: \$25,000  You may request less, but not more coverage than you had in force on the date of termination	Maximum: Amount in force on date coverage terminates. Minimum: Member: \$2,000 You may request less, but not more coverage than you had in force on the date of termination
Dependent Continuation	Yes, if insured under employer's group plan and member continues Life coverage on self	Yes, if insured under employer's group plan.
Medical History	Medical history is required	No medical history required
Premium Payment	Initial premium is required at the time of application	Initial premium is required at the time of application
Grace Period	31-day grace period after first premium payment	31-day grace period after first premium payment
Rate Increases	Rates increases in 5year increments	No rate increases
Smoking	Rates are determined by tobacco status	Rates are not determined by tobacco status
Conversion Period	You must apply for coverage within 31 days of employment termination	You must apply for coverage within 31 days after your loss of group coverage

For questions on **Continued Life Insurance** please contact:

**Continued Life Department (800) 378-4668**

*Please Note: When you call the number it says the following "For our phone directory say directory or press 7".*

*If you don't press anything, you will be routed to the contact center.*