



Trinity Health  
Livonia, MI

20555 Victor Parkway  
Livonia, MI 48152  
tel 734-343-1000  
trinity-health.org

**To: House Staff Member**

**From: Rob Danielson**

**Coverage Termination Date: 06/30/2016**

**Re: Conversion and Portability of Group Life and Accidental Death & Dismemberment (AD&D) Insurance (Group Term Life Insurance Policy Number 402914; Standalone AD&D Insurance Policy Number ADD-S08231)**

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You are receiving this notice because one or more of your life/AD&D insurance benefits through Trinity Health is scheduled to expire on the coverage end date listed above. Your basic life and supplemental life benefits can be continued through the "conversion" or the "portability" option. Your basic AD&D and supplemental AD&D benefits can be continued through the "conversion" option only. Each of these options is described below.

Regardless of whether you choose portability or conversion, you are required to pay the cost of the premiums for any life and/or AD&D insurance coverage you decide to continue. **If you would like to take advantage of conversion or portability please contact your HR Representative for the Notice of Continuation of Coverage Form. Please note that there is a designated timeframe during which you can exercise your coverage continuation options. In general, to continue coverage you must submit the Notice of Continuation of Coverage Form to The Hartford within 31 days from your coverage termination date<sup>1</sup>.**

**If you have questions about portability or conversion policies please contact The Hartford at 1-877-320-0484.**

### **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 can generally convert up to the full amount of your terminating coverage. Conversion is also available to your dependents if they had coverage under your group plan. **Premiums for a Life Conversion policy are substantially higher than your Employer Group plan rates.**

### **Life Portability**

Under the Portability option you may obtain a group life insurance policy to continue 100%, 75%, or 50% of the amount of life insurance coverage (Basic, Supplemental, or both) you had under your Group plan up to a maximum amount of \$1,000,000. The Portability policy provides group term coverage and is available to you provided you have not yet reached your Social Security full retirement age. The Portability option may also be available to your dependents if you carried dependent coverage under your employer's group plan. The amount of coverage you elect to port is reduced by 75% at age 65 and coverage terminates at age 75. Additional restrictions may also apply. **Premiums for a Life Portability policy may be higher than your Employer Group plan rates and rates increase every five years (years in which your age on your birthday ends in 5 or 0).**

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

Under this conversion option, you may convert your Employer Group Standalone Accidental Death and Dismemberment coverage (Basic, Supplemental, or both) 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 your group plan or the maximum shown below. Coverage automatically decreases to \$25,000 upon reaching age 70 and to \$12,500 upon reaching age 75. **Premiums for a Standalone Accidental Death and Dismemberment Conversion policy are higher than your Employer Group plan rates.**

You may choose any amount between \$20,000 and \$1,000,000 in \$1,000 increments. Rates increase upon reaching age 75. You are not subject to an age limit.

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<sup>i</sup> You must exercise your coverage continuation options within 31 days from the date of group coverage termination or 15 days from the date of the Notice of Continuation of Coverage Form, whichever is later. In no event will eligibility to continue coverage exceed 91 days from the group coverage termination date.