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aetna[®]

A life insurance plan that offers conversion or portability **It's your choice**



.....
**This guide will help you make the right
choice for yourself and your family.**



Your group life insurance coverage helps provide important financial protection, but ...

If that help ends, can you continue your coverage? Yes. Here's how:

You can convert your coverage to an individual policy. Or you can take it with you as another group life term policy. When you understand these options, you can make an informed decision.

Conversion*

Current coverage **converts** to an Aetna Individual Whole Life policy.

- Your new policy remains in effect as long as you live if you continue to pay your premiums.
- You will not have to answer any medical questions.
- Your premium, based on your age when your policy is issued, will never change.

When your whole life policy begins to mature and earn a **cash value**:

- You can borrow against this cash value if you need a loan
- You can cancel your coverage by surrendering your policy without a claim (you'll receive a sum that's equivalent to what the policy is worth at that time**)

Portability***

You can **continue** (or port) your current group term coverage, but on an individual basis.

- Pay premiums directly to Aetna instead of having them deducted from your payroll.
- Your premium amount (determined by your age at the time you elect to port your coverage) will change as you age.
- You can't borrow against this coverage, and there is no cash surrender value if you cancel your coverage.

*Important note for residents of New York and West Virginia: If you choose conversion, you may elect to defer your whole life option for up to one year and purchase term insurance. After one year, this term life insurance will automatically convert to a whole life policy.

**You may wish to consult with a tax adviser as to the proper tax treatment.

***Important note for people who are covered under a Minnesota group policy: The state of Minnesota does not allow portability. However, your coverage may be continued for up to 18 months as required by Minnesota law. Ask your employer for details.

Now let's take a more detailed look at your options

Question	Conversion	Portability
Will I receive a new policy from Aetna?	If you convert your coverage, we'll mail your whole life policy to the address you provided. Please keep this policy in a safe place in case you need to make a claim.	If you port your coverage, your existing Certificate of Coverage will remain in effect. Please keep this certificate in a safe place in case you need to make a claim. If you don't have a copy of this certificate, please ask your employer to give you one.
How much life insurance can I convert or port?	<ul style="list-style-type: none"> • If your employment ends, you can convert the full amount of coverage you had on the date your employment ended. • If your coverage is reduced due to age or retirement, you can convert the amount of coverage you are losing. • If your policy is cancelled, you can convert a maximum of \$10,000 per person, minus any amount of group insurance you become eligible for within 31 days of your coverage end date. 	<p>If your employment ends, you can port the amount of coverage you had on the date your employment ended, up to the following limits:</p> <ul style="list-style-type: none"> • Employee — \$500,000[†] • Spouse — \$100,000[†] • Child — \$5,000[†]
Who can I cover?	You can continue to cover yourself and any family members who are listed as dependents when your coverage ends.	You can continue to cover yourself and any family members who are listed as dependents when your coverage ends.
Can I convert or port just my dependent coverage?	Yes.	No. If you want to port your dependent's life insurance coverage, you must also port your own coverage.
Can I convert or port my coverage if I get divorced or my marriage is annulled?	Yes. If your life insurance coverage ends because of divorce or annulment, you or your former spouse will be eligible to convert the coverage that is ending.	No. You cannot port your former spouse's coverage if it ends due to divorce or annulment.
If I was away from active work due to an illness or injury when my coverage ended, can I convert or port my coverage?	Yes.	No.
Is there a minimum amount that I must convert or port?	Yes: \$1,000	<p>Yes:</p> <ul style="list-style-type: none"> • Employee — \$5,000 • Spouse — \$1,000 • Child — \$1,000
Will the coverage ever reduce?	No.	<p>Yes:</p> <ul style="list-style-type: none"> • At age 65, coverage will reduce by 35%. • At age 70, it will reduce by 60%. • At age 75, it will reduce by 75%, but not to an amount less than \$5,000.
When will coverage end?	As long as premiums are paid, your coverage will have no end date and will not expire.	<p>Coverage will end on the first anniversary of your port date after you or your spouse reaches age 99.</p> <p>For any covered children, coverage will end on the first anniversary of your port date after they reach the child-limiting age that is shown on your Certificate of Coverage.</p>

[†]Amounts of life insurance in excess of these limits are eligible for conversion.

Question	Conversion	Portability
Will I need to answer any medical questions?	No.	No.
Does the policy contain any exclusions?	Yes. There is a two-year exclusion for suicide. However, you will receive credit toward the two-year period for the period of time that you were covered under your original group policy.	If your Certificate of Coverage includes a two-year suicide exclusion, it will only apply in a ported situation for the period of time that remains once ported coverage has been elected.
Does the life insurance benefit contain an accelerated death provision?	No.	Although the Certificate of Coverage may contain an accelerated death benefit provision, it does not apply after you have ported your coverage.
Does the life insurance benefit contain a disability provision?	No.	Maybe. If your Certificate of Coverage includes a premium waiver provision, you can apply for a premium waiver extension. If you meet all of the qualifying conditions, your coverage will continue while you are disabled, with no payments required. If your Certificate of Coverage does not include a premium waiver provision, you must continue to pay for your coverage if you become disabled.
Does the coverage include protection for losses that result from an accident?	Maybe. If you had accidental death and personal loss coverage on the day before you became eligible to convert your coverage, you can purchase an accidental death and dismemberment (AD&D) rider (in an amount equal to the life insurance you're converting) that pays additional benefits if you suffer a covered loss that results from an accident.	Maybe. If you had accidental death and personal loss coverage on the day before you became eligible to port your coverage, you can purchase an accidental death (AD) rider (in an amount equal to the life insurance you're porting) that pays additional benefits if you suffer a covered loss that results from an accident.
If I purchase the AD&D rider or the AD rider, will it end at a specific age?	No. The AD&D coverage will remain in effect until your date of death, provided the premium for the AD&D rider is paid.	Yes. The AD rider will terminate when you or your covered spouse reaches age 70.
When should I make my decision to convert or port my coverage?	Now. This decision is simply too important to put off and you have only 31 days to decide from the date you become eligible for conversion.	Now. This decision is simply too important to put off and you have only 31 days to decide from the date you become eligible for portability.

Conversion or portability?

It's your choice. Make it an informed decision ... for your sake and your family's.

To learn more, call toll-free **1-800-882-8395**, Monday – Friday from 9 a.m. – 6 p.m. ET.

Life insurance policies are offered, underwritten and/or administered by Aetna Life Insurance Company (Aetna).

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Civil Rights Coordinator,

P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),

1-800-648-7817, TTY: 711,

Fax: 859-425-3379 (CA HMO customers: 860-262-7705), **CRCoordinator@aetna.com**.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697. (TDD).

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TTY: 711

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