

Important Information for Terminated Employees

Please note the insurance products discussed below may not be applicable to all employers.

All insurance benefits expire on last day of the month in which you terminate employment. For example, if you terminate employment on 8/2/2012, your insurance will end on 8/31/2012. Vacation and severance pay do NOT extend your insurance benefits.

Dental: Dental insurance coverage can be continued at your expense after termination of employment for up to 18 months. If continued dental coverage is desired, you must complete the Dental Continuation Form and return it to your former employer within 60 days of your date of termination. Your premiums must be sent to your former employer each month or your coverage will be canceled.

Vision: Vision insurance coverage can also be continued at your expense after termination of employment for up to 18 months. If continued vision coverage is desired, you must complete the Vision Continuation Form and return it to your former employer within 60 days of your date of termination. Your premiums must be sent to your former employer each month or your coverage will be canceled.

Life Insurance: You may continue your life insurance following termination of employment at your own expense. To keep your life insurance coverage, you must complete the Life Insurance Election of Portability form and mail it within 30 days of your date of termination with your premium to:

Unum – Portability
Unit 2211
Congress Street
Portland, ME 04122
800-343-5406
Group Life Policy #: 525195

This is a term life policy which means the benefit amount decreases as the employee gets older, the benefit amount reduces to 65% of the original benefit amount at age 65, 40% of the original benefit amount at age 70 and 25% of the original benefit amount at age 75. There are no increases to your benefit amount after age 65. Refer to the Group Life Portability Rates table on the next page for additional information.



Monthly Rates Per \$1,000:

Age Band	Employee Rates		These rates will apply if you have dependent life coverage on your group plan	
	Non Tobacco	Tobacco	Spouse	Child
0-24	0.09	0.16	0.11	0.30
25-29	0.09	0.16	0.11	
30-34	0.10	0.21	0.12	
35-39	0.13	0.30	0.16	
40-44	0.19	0.45	0.25	
45-49	0.30	0.76	0.44	
50-54	0.51	1.23	0.73	
55-59	0.78	1.71	1.05	
60-64	1.05	2.11	1.62	
65-69	2.07	3.72	2.98	
70-74	3.87	6.18	5.19	
75+	7.65	9.96	9.97	

Note: If your plan has AD&D, your AD&D portability rates will match the enforce AD&D rates. Portability rates for the entire block of individuals out on portability may change at any time in the event of poor experience or due to legislative or other mandated changes which affect the risk.

Short-Term & Long-Term Disability: Disability insurance cannot be continued. However, if your employment terminates while you are disabled and receiving payments, you will be covered for the duration of your disability or until age 65. For questions, please contact UNUM at (800) 858-6843.

Personal Voluntary Accident (with Travel benefits): Personal accident insurance cannot be continued.

