



Portability & Conversion Notice

Portability

Portability means that you take with you—or “port”—your group coverage after employment or eligibility for one of the applicable coverages ends.

Conversion

Conversion means you change—or “convert”— your group coverage to an individual policy without having to answer any medical questions. Conversion is available to an employee and eligible spouses and dependent children if his or her life insurance, or a portion of it, terminates.

Why you are receiving this notice

You were enrolled in one or more policies provided by New York Life and/or Mutual of Omaha, and you or your dependent’s eligibility under those policies has changed. The loss of coverage can occur due to, but not limited to, any of the following events:

- Termination of employment (including retirement)
- Change in dependent spouse or child eligibility (child reached the plan’s age limit, death of employee, etc.)
- Change in employee status or plan eligibility (including employees on extended leave of absence)

For a complete list of portability and conversion eligibility guidelines, please refer to each specific policy contract by accessing it online at <https://helunahealth.org/benefits/>.

What you need to know

You have limited time - up to 31 days from the date your coverage ends - to continue the coverage(s) under the Portability and/or Conversion provisions as listed in each policy without medical questions. Please refer to the below table listing which policies are portable, convertible and the policy termination effective date.

Policy/Coverage Type	Portable or Convertible	When Coverage Ends
Basic Life/AD&D plan	Convertible only	Last day of employment/status change
Voluntary Life/AD&D plan	Portable & Convertible	Last day of employment/status change
Long Term Disability plan	Not Available	Last day of employment/status change
Buy-Up Long Term Disability plan	Not Available	Last day of employment/status change
Voluntary Short Term Disability plan	Not Available	Last day of employment/status change
Voluntary Accident/Injury (High/Low) plan	Portable only	Last day of the month
Voluntary Critical Illness plan	Portable only	Last day of the month

What you need to do

If you would like to continue one or more of your insurance policies, you must elect Conversion or Portability before the deadline by completing and submitting the Continuation or Portability Request / Conversion Notice form(s) directly to New York Life or Mutual of Omaha. **You may access all forms online at <https://helunahealth.org/benefits/>. If you are unable to access these forms or would like to request paper copies to be provided to you, please submit your request to the Benefits Department at Benefits@HelunaHealth.org.**

What will happen if you don't apply within 31-days

If you do not submit the completed portability and/or conversion form(s) to New York Life or Mutual of Omaha within 31 days of the loss of overage date, the election period will end, and you will lose the chance to continue your coverage without a medical exam.

Should you have any questions or need additional information, please contact Gallagher's Employee Support Center at 855-670-2222 or email to LosAngeles.ESC@ajg.com, Monday – Friday, 8am – 4pm.

Employee Name

Employee Signature

Date