



Long-term disability insurance **Portability**

General information and best practices



Information about disability insurance portability and instructions on how to port employee coverage.

Portability allows your employee the opportunity to continue coverage when it would otherwise end due to certain events. Portability is an optional benefit, so check your policy to make sure this benefit is offered to your employees.

Employer responsibilities.

- You need to complete the employer section of the Portability Application.
- Give the application to your employee and instruct them to complete all remaining sections of the application.

Once we have your employee's application and premium payment, we will bill your employee directly and your responsibility ends.

Employee responsibilities.

- Your employee must complete all remaining sections of the application, including the calculation of the quarterly or annual premium and applicable charges.
- Mail the completed application and initial premium payment to:

Unimerica Life Insurance Company of New York
MN017-W700
9700 Healthcare Lane
Minnetonka, MN 55343

- To find and download the Portability Application log in to: **uhcfinancialprotection.com**
- Call our Portability department with any questions about how to complete the application form at: **1-877-683-8601**

Timing is important

To port coverage, we must receive payment and the application form from your employee within a specific time period after the end of coverage (usually, but not always, 31 days). **We cannot accept payment and the application beyond that period.** It is important that you complete your portion of the application as soon as possible so that your employee has time to complete and send the application to us.

Employers: Please note

Your employee cannot port coverage if he or she:

- Is disabled under the terms of the policy;
- Recovered from a disability under the terms of the policy, but did not return to work for you;
- Did not pay the premium;
- Is on an approved leave of absence;
- Retires;
- Becomes covered under another group long term disability policy; or
- Is no longer covered because the policy terminates.

Ported coverage will end after 12 months.

Your employee should retain his or her group certificate of coverage as a separate one will not be issued.

[Please refer to your policy for full details and the applicability of life insurance portability.](#)

Call our Portability department with any questions about the application form at **1-877-683-8601**.

This is an overview of the Disability Insurance Portability Benefit; please refer to your Policy and the Unimerica Life Insurance Company of New York Portability Department for additional specifics surrounding the requirements for this option.

Life and Disability products are provided by Unimerica Life Insurance Company of New York. This policy includes exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Unimerica Life Insurance Company of New York is located in New York, NY. Life insurance products are underwritten by Unimerica Life Insurance Company of New York.