

Options available when your employee's life insurance coverage ends.

Event	Employee's Options	What to do when your employee's coverage ends	When to do it	Important notes about Waiver of Premium and conversion
Your employee is: 1. not actively at work; or 2. no longer in an eligible class because of sickness or injury	For employees under a specific age (stated in policy)			<ul style="list-style-type: none"> Your employee's coverage will end unless he or she applies and is approved for Waiver of Premium and/or converts coverage before any FMLA or continuation ends If your employee does not convert coverage within the conversion period (stated in the policy) and Waiver of Premium is denied, coverage will end because the conversion period will have ended If your employee does convert coverage and Waiver of Premium is denied, your employee will still have coverage through the conversion policy Once Waiver of Premium is approved, the conversion policy will be cancelled and premium will be refunded While awaiting Waiver of Premium approval, and during the continuation period stated in the policy, premium must continue to be remitted for coverage to stay in force. If the waiver is approved, premiums will no longer be required and any premiums paid after the date of disability will be refunded
	FMLA — if qualified	Follow your procedure for approving FMLA	Follow your procedure for FMLA	
	Continuation	Continue to remit premium for your employee for the duration of the continuation period stated in your policy	As soon as your employee has stopped work due to sickness or injury (continue to remit premium)	
	Waiver of Premium	Complete the employer section of the Statement of Continuance of Life Insurance; give the form to your employee and include written notification of FMLA approval, if appropriate	As soon as your employee has stopped work due to sickness or injury (FMLA or continuation may still be in effect)	
	Conversion	Complete the employer section of the Individual Life Conversion Request for information; send it to the address indicated on the form	Prior to the end of your employee's coverage (not necessarily employment) but within the conversion period (stated in the policy) and before FMLA or continuation ends	
	For employees over a specific age (stated in policy)			
	Continuation	Continue to remit premium for your employee for the duration of the continuation period stated in your policy	As soon as your employee has stopped work due to sickness or injury (continue to remit premium)	
	Conversion	Complete the employer section of the Individual Life Conversion Request for information; send it to the address indicated on the form	Prior to the end of your employee's coverage (not necessarily employment) but within the conversion period (stated in the policy)	
Employer approved FMLA (for medical reasons) or continuation ends	Waiver of Premium	Complete the employer section of the Statement of Continuance of Life Insurance; give the form to your employee and include written notification of FMLA approval, if appropriate	As soon as your employee has stopped work due to sickness or injury (this should be done before FMLA or continuation ends)	
	Conversion	Complete the employer section of the Individual Life Conversion Request for information; send it to the address indicated on the form	Prior to the end of your employee's coverage (not necessarily employment) but within the Conversion period (stated in the policy)	

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Event	Employee's Options	What to do when your employee's coverage ends	When to do it	Notes
For reasons other than sickness or injury: 1. your employee's coverage ends; or 2. your employee is no longer in an eligible class	FMLA or non-medical leave – if qualified	Follow your procedure for approving FMLA or non-medical leave	Follow your procedure for approving FMLA or non-medical leave	<ul style="list-style-type: none"> • Not all policies offer portability • Some policies have age limit requirements for portability • Conversion and portability may be offered to employees and covered dependents • The amount of coverage your employee may port or convert will depend on why his or her coverage is terminating and/or how long he or she has been covered under the policy
	Conversion	Complete the employer section of the Individual Life Conversion Request for Information; send it to the address indicated on the form	Prior to the end of your employee's coverage (not necessarily employment) but within the conversion period (stated in the policy)	
	Portability – subject to limitations stated in the policy	Complete the employer section of the Portability application; give the form to your employee and include written notification of FMLA or Non-medical leave approval, if appropriate	Within 31 days of the date your employee's coverage ends (not necessarily employment)	
Employer approved FMLA (for medical reasons) or continuation ends	Conversion	Complete the employer section of the Statement of Continuance of Life Insurance; give the form to your employee and include written notification of FMLA approval, if appropriate	Prior to the end of your employee's coverage (not necessarily employment) but within the conversion period (stated in the policy) and before the leave ends	
	Portability – subject to limitations stated in the policy	Complete the employer section of the Portability application; give the form to your employee and include written notification of FMLA or non-medical leave approval, if appropriate	Within 31 days of the date your employee's coverage ends (not necessarily employment)	
The policy terminates	Conversion – subject to limitations stated in the policy	Complete the employer section of the Individual Life Conversion Request for Information; send it to the address indicated on the form	Prior to the end of your employee's coverage (not necessarily employment) but within the conversion period (stated in the policy)	
Your employee's coverage reduces because of age	Conversion – for amount reduced	Complete the employer section of the Individual Life Conversion Request for Information; send it to the address indicated on the form	As soon as your employee's coverage reduces but within the conversion period (stated in the policy)	
Your employee's premium hasn't been paid	Coverage ends	n/a	n/a	

Portability and Conversion Comparison

	Portability	Conversion
Description of Coverage	Continuation of group term insurance	Individual Whole Life Insurance (builds a cash value) issued
Benefits Available	Supplemental Life and AD&D	Basic or Supplemental Life
Benefits not Available	Basic Life and AD&D	AD&D
Premiums	Age-banded group rates which increase with current age	Age-banded individual rates fixed at the age when converted policy is issued – more costly than portability
Duration of Coverage	Will continue as long as premiums are paid or until your employee is re-hired	Will continue as long as premiums are paid

Check your policy for availability of these options, specific age and/or time limits and other restrictions and limits for these provisions

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