



**LIFESTYLE PROTECTIONSM LIFE INSURANCE
ELECTION OF PORTABILITY COVERAGE**

Underwritten by: Unum Life Insurance Company of America (UnumProvident)
2211 Congress Street, Portland, Maine 04122

Send To: UnumProvident, Portability Unit, 2211 Congress Street, Portland, Maine 04122-1760, 1-800-343-5406

Initial Enrollment

You may be eligible to continue your Lifestyle Life/AD&D coverage. You must complete this form and send it to UnumProvident within 31 days after your group insurance coverage ends.

The portability privilege is not available if you:

- Left employment because of injury or sickness.
- Your coverage terminated because of a reduction of hours.

You must include your first premium payment, which is based on the premium option you select. **Send the completed form and premium payment to the address shown above.**

Premium payment options:

Check your preferred frequency of premium payment. Once coverage is continued, bills will automatically be sent to your home address as given below.

- Quarterly (monthly premium x 3)
- Semi-Annually (monthly premium x 6)
- Annually (monthly premium x 12)

Company Name:	Plan Number/Division Number:
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Insured Name (last, first, initial):	Home Telephone #:
	Work Telephone #:

Insured Mailing Address (Street, P.O. Box, City, State, Zip):	Current Annual Salary
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Social Security Number	Date of Birth:	Date your coverage ended:	Sex:
		Reason:	<input type="checkbox"/> Male <input type="checkbox"/> Female

If you wish to increase, add dependents or decrease your coverage, please indicate on the appropriate lines below.

Insured Coverage

Maximum Life coverage amount is 5 times your salary up to a maximum of \$500,000, in \$10,000 increments subject to medical underwriting. For AD&D coverage the maximum amount is 10 times your salary in \$10,000 increments to a maximum of \$500,000. Minimum: 50% of the amount you had on the date coverage terminated in \$10,000 increments, but no less than \$10,000.

Life Coverage In Force:	_____
Additional Life Coverage Elected:	_____
Accidental Death & Dismemberment Coverage Elected:	_____
State of Birth:	_____
<input type="checkbox"/> Smoker <input type="checkbox"/> Non Smoker	

Spouse Coverage

To have Life coverage for your spouse, you must have Life coverage for yourself.

Maximum coverage for your spouse is 100% of your coverage, purchased in \$5,000 increments. If your former employer is located in one of the following states, the maximum is 50% of your coverage: AZ, AR, CA, D.C., FL, IN, KS, LA, NJ, OK, WA, WY.

Minimum: 50% of the amount your dependents had the date coverage terminated, but no less than \$5,000 for your spouse.

Life Coverage In Force:	_____
Additional Life Coverage Elected:	_____
Accidental Death & Dismemberment Coverage Elected:	_____
Date of Birth:	_____
State of Birth:	_____

Child Coverage (Dependent children can be covered to age 19 or if a student in an accredited school to age 25.)

To have Life coverage for your child, you must have Life coverage for yourself.

Maximum coverage is 50% of your coverage up to \$10,000. The amounts must be elected in \$2,000 increments.

Life Coverage In Force:	_____
Additional Life Coverage Elected:	_____
Accidental Death & Dismemberment Coverage Elected:	_____

Beneficiary

Name of Beneficiary	Relation to you
Insured Signature	Date

Information about Portability Coverage

Can you change the amount of your coverage?

Yes. For increases the medical evidence of insurability must be filled out and the new amounts just need to be indicated on this form. For decreases please indicate the new amounts on this form.

How are your rates determined?

Your rates will be based on the same rate table you had as an employee.

When will your rates change?

Your rates will be upgraded as you move through the age bands. An age band is age 30, 35, 40, 45, 50, 55, 60, 65, 70, 75.

How to file a claim?

A claim for benefits should be filed and sent to UnumProvident within 30 days of the death of the insured.

For claim forms, contact Unum Group Life Benefits, P.O. Box 9061, Portland, Maine 04104-5046. It is important to request the Lifestyle Life Insurance Claim form.

When will portability coverage terminate?

Your coverage terminates on the day:

- you fail to pay the required premium,
- UnumProvident stops selling Lifestyle Life coverage,
- you become insured under another Unum Lifestyle Life Protection Plan.

Coverage for a dependent terminates on the date:

- the dependent child no longer qualifies as a dependent,
- the dependent becomes insured under another Unum Lifestyle Life Protection Plan,
- the required premium is not paid, or
- UnumProvident stops selling Lifestyle Life coverage.

If your portability coverage terminates, you may be able to convert to an individual policy. See the subsection of your insurance booklet titled "Life Insurance Conversion Rights".