GROUP BENEFITS

Group Life Insurance Portability

A SOURCE OF SECURITY IN A CHANGING WORLD.

When employees change jobs, they’re not only leaving behind friends and their work legacy, but also their valuable insurance benefits. With portability from The Hartford, you can offer employees the option to continue voluntary and/or basic Group Life insurance protection at group rates when they leave your company.

Help your employees stay protected.

How portability can benefit you.

• Added service to your employees.
• Claims not charged against your policy.
• Process coordinated by The Hartford.
• Billing assumed by The Hartford.

Features for employees.

• Simple election process.
• Economical group rates.
• Ability to port 50, 75 or 100 percent of their life protection, subject to an overall maximum of $250,000.
• No medical exam required.
• Coverage for existing portability participants will continue even if your account ceases.
• Amount will be reduced by 75 percent at age 65 – but never to less than $5,000.
• Coverage may continue to age 75.
• Continuation of spouse and dependent children coverage available, subject to maximums of $50,000 and $10,000, respectively.¹

Portability is available to all terminating employees as long as they are not entering active military service and they have not reached retirement age, as defined by the U.S. Social Security Act (generally age 65 or later, based on a graded scale).

After they have been supplied with a notice of their right to port coverage, all they have to do is mail in their request to port coverage within 31 days from the date of coverage termination, or 15 days from the date the notice was signed, whichever is later. They will receive a quote, and after completing an election form and submitting the required premium, will receive a new certificate of insurance detailing their benefits.

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Life goes on.
The Hartford’s Group Life Portability option allows you to offer employees the opportunity to continue life insurance when they leave your company. It’s a source of security in a changing world. Find out more by contacting your Hartford group representative.

This flyer explains the general purposes of the insurance described, but in no way changes or affects the policy as actually issued. In the event of any discrepancy between this flyer and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability.

Need more facts?
Just call your local Hartford representative. And visit our Web site at thehartford.com/groupbenefits. It’s how smart benefit decisions begin.

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1 State exceptions may apply.