

# Portability of Voluntary Term Life Insurance

(Employee, Spouse, Child/ren)

Underwritten by Life Insurance Company of North America, a Cigna company



Please print (preferably in black ink).

## EMPLOYER USE SECTION: TO BE COMPLETED BY THE EMPLOYER.

Employer Pennsylvania State of Higher Education Policy # FLX-980054

Name of Employee \_\_\_\_\_ Class (required) \_\_\_\_\_

Voluntary Coverage Amount that may be continued: Employee \_\_\_\_\_ Spouse \_\_\_\_\_ Child \_\_\_\_\_

Coverage Effective Date of Amount that may be continued: \_\_\_\_\_  
Month/Day/Year

Last Day Worked: \_\_\_\_\_ Coverage Termination Date: \_\_\_\_\_ Employment Termination Date: \_\_\_\_\_  
Month/Day/Year Month/Day/Year Month/Day/Year

Reason for loss of Group Insurance: (not all reasons may qualify for portability) Check only one.

- Termination of Employment  Cancellation of Group Contract  Change to Another Class  
 Reduction in Benefit  Retirement  Disability  Other \_\_\_\_\_

Date Notice Provided: \_\_\_\_\_  
Month/Day/Year

Employer Signature \_\_\_\_\_ Date \_\_\_\_\_  
Month/Day/Year

Note to Employer: Be sure to check the group policy regarding portability limitations and assignments. Notice must be provided to the Owner of this coverage. If ownership of coverage has been assigned, the Owner may be other than the employee or dependent.

**\*\* NOTE: THIS FORM IS TO BE COMPLETED BY THE OWNER OF THIS COVERAGE\*\***

## Employee Information

Please print (preferably in black ink).

Home Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Gender  Male  Female

Day Phone \_\_\_\_\_ Evening Phone \_\_\_\_\_ Social Security # \_\_\_\_\_ Birthdate \_\_\_\_\_  
Month/Day/Year

1. If you wish to continue your coverage, please check the appropriate box for each type of coverage listed:

- Continue amount of coverage currently in force  
 Decrease the coverage amount to \_\_\_\_\_  
(Units of \$1,000)

Increase your coverage. See item #5 in General Information

2. Have you smoked or used any form of tobacco in the last 12 months?  Yes  No

3. Have you applied for: (Check all that apply.)

- Conversion to an individual policy Application Date: \_\_\_\_\_  
Month/Day/Year  
 Waiver of Premium Application Date: \_\_\_\_\_  
Month/Day/Year  
 Accelerated Benefit/Terminal Illness Benefit Application Date: \_\_\_\_\_  
Month/Day/Year

## Spouse Information

Spouse's Name \_\_\_\_\_ Social Security # \_\_\_\_\_ Birthdate \_\_\_\_\_  
Month/Day/Year

4. If you wish to continue voluntary coverage for your spouse, please check one:

- Continue amount of coverage currently in force  
 Decrease the coverage amount to \_\_\_\_\_  
(Units of \$1,000)

Increase spouse coverage. See item #5 in General Information.

5. Have you smoked or used any form of tobacco in the last 12 months?  Yes  No

6. Has your spouse applied for: (Check all that apply.)

- Conversion to an individual policy Application Date: \_\_\_\_\_  
Month/Day/Year  
 Accelerated Benefit/Terminal Illness Benefit Application Date: \_\_\_\_\_  
Month/Day/Year

## Child/ren Information

Do you wish to continue coverage for your dependent child/ren?  Yes  No

Please note, you cannot port child coverage unless the child meets the age and dependency requirements as defined in the group policy.

Employee Name \_\_\_\_\_ Social Security # \_\_\_\_\_


### Beneficiary Information

**You must specify a beneficiary(ies)** by completing the section below. When specifying multiple beneficiaries, you must indicate the percentage of distribution for each and the total must equal 100%. If there is not enough room to specify all beneficiaries, attach, sign and date a separate sheet of paper using the format below.

| Beneficiary (Employee Coverage) | Percentage | Social Security # | Date of Birth<br><i>Month/Day/Year</i> | Relationship |
|---------------------------------|------------|-------------------|--|--------------|
|                                 |            |                   |  |              |
|                                 |            |                   |  |              |

| Beneficiary (Spouse Coverage) | Percentage | Social Security # | Date of Birth<br><i>Month/Day/Year</i> | Relationship |
|-------------------------------|------------|-------------------|--|--------------|
|                               |            |                   |  |              |
|                               |            |                   |  |              |

| Beneficiary (Children Coverage) | Percentage | Social Security # | Date of Birth<br><i>Month/Day/Year</i> | Relationship |
|---------------------------------|------------|-------------------|--|--------------|
|                                 |            |                   |  |              |
|                                 |            |                   |  |              |

Please sign here  Employee's Signature \_\_\_\_\_ Date \_\_\_\_\_  
*Month/Day/Year*


### Complete this section only if the current Owner is other than the Employee.

**Owner** – The Owner is the person who has the right to assign, surrender, and exercise all other rights contained in the contract. If no other Owner is designated, the Employee shall be the Owner. All correspondence and premium notices will be mailed to the Owner. If you wish to designate someone other than yourself as the owner, an assignment form must be completed.

Owner Name \_\_\_\_\_ Tax I.D./Social Security Number \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Please sign here  Owner's Signature \_\_\_\_\_ Date \_\_\_\_\_  
(Must be signed by Owner if other than employee.) *Month/Day/Year*

### General Information

- Eligibility** – Age limitations may exist which will limit your eligibility to continue coverage. These limitations may be reviewed in your certificate. If you do not meet the age requirements to continue your coverage, you can convert this coverage to any individual permanent policy then offered by the company.
- Rates** – Please note that rates for continued coverage will be higher than those you paid previously, and they are subject to change. If you would like an estimated premium before applying for coverage, please call 1-800-423-1282.
- Deadline** – You have 31 days from the Coverage Termination Date to exercise the portability option. If you were not notified of this right at least 15 days prior to the end of the 31-day period, you will have 15 days from the date notice is given to apply for continued insurance. In no event will this period be extended more than an additional 60 days.
- Effective Date** – The effective date of your continued coverage will be the first day of the month following the Coverage Termination Date.
- Billing** – You will be billed on a quarterly basis. After the initial bill, you will receive your bill approximately 30 days in advance of the due date. In order to keep your coverage in force, you must pay your premiums promptly.
- Coverage Increases** – The benefit allows you to apply at any time for an increase in the amount of insurance you have in force. For yourself or your family and/or apply for spouse or family coverage at any time. You must provide satisfactory evidence of good health, and be approved by the insurance company. Please indicate on the front of this form if you want to increase your coverage for yourself or your spouse and an Evidence of Insurability Form will be mailed to you.
- Coverage Terminations and Reductions** – Any age-related reductions in insurance continue to apply. You will need to contact NEBCO at the address shown below when a child is no longer eligible for coverage (refer to your certificate for additional information). When your coverage under the group policy ceases for reasons other than non-payment of premium, you can convert this coverage to any individual permanent policy then offered by the company. Please contact NEBCO at the address shown below, and they will provide you with the appropriate forms, at any time you wish to cancel coverage for yourself, your spouse and/or children, please call NEBCO for instructions.

Complete this form, sign and date, and return to: NEBCO, P.O. Box 152501, Irving, TX 75015-2501  
For Questions, please call 1-800-423-1282, 8:00 a.m. to 4:30 p.m., CST.