

# Coverage continuation when you leave



Here is a brief overview of what is available for group term life or voluntary insurance.

## Can I continue my coverage?

If you are no longer eligible for term life, critical illness, or accident insurance as an active employee due to the voluntary or involuntary termination of employment (including retirement), you may be eligible to continue your in-force group insurance coverage without providing proof of good health.

Elections must be made within 60 days from the date that Concordia Plans notified you of your option to continue coverage. In no event will the election period extend beyond 150 days from the date coverage ended.

## Take your coverage with you

	Portability or Continuation	Conversion
May be good for you if...	<p>You need term life, critical illness, or accident insurance for a specific period of time and want an option that does not require you to answer health questions.</p> <ul style="list-style-type: none"> <li>• Available for term life and voluntary products</li> <li>• Available for you and/or your dependents*</li> <li>• Coverage may reduce with age</li> <li>• Rates may be higher than those paid by active employees</li> <li>• Premium payments will be paid directly to Securian Financial</li> <li>• Ported term life coverage terminating due to age can be converted to an individual policy at that time</li> </ul>	<p>You have a high need for life insurance, but you may not qualify for portability or cannot meet the proof of good health requirements for individual coverage elsewhere.</p> <ul style="list-style-type: none"> <li>• Conversion is available for the following coverages: basic term life, supplemental term life and dependent term life (voluntary products are not eligible for conversion)</li> <li>• Rates are higher than those paid by active employees</li> <li>• Rates are higher than portability rates</li> <li>• Permanent life insurance protects your loved ones for the remainder of your life</li> <li>• Premium payments will be paid directly to Securian Financial</li> </ul>

## What's next?

For more information please use the website listed below to review your coverage, calculate your cost, and obtain the necessary application forms.  
**lifebenefits.com/continue**  
**Policy Number: 33433**  
**Access key: concordia**  
**For assistance, please call 866-365-2374**

\*Dependent coverage may only be ported if the employee elects to port their coverage.

This is a general summary of portability and conversion provisions. For your eligibility and specific program details, please see your certificate of insurance.

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