

West Texas Public Schools EBC

Important Information Regarding changes in products

Unum Group Term Life Insurance (New Group Life Product Effective September 1, 2012)

- **Actively At Work Provision** - If you or your spouse are currently covered under the Group Life Insurance through Dearborn National, you and your spouse must be actively at work on September 1, 2012 in order for your new Group Term Life coverage to be in effect with Unum. If you or your spouse are absent from work on September 1, 2012 due to injury, sickness, temporary layoff or leave of absence, your Group Life coverage through Unum will begin on the first of the month following your return to work date. This is very important information and if you or your spouse are going to be absent from work on September 1, 2012 due to illness or injury, you will need to either Port or Convert your existing Group Life Coverage through Dearborn National. Otherwise, your coverage will not continue until you return back to work.

Employees Leaving the District (Options Available to keep their existing Group Term Life through Dearborn National)

- **Conversion** - Employees that are currently covered under the Dearborn National Group Term Life coverage have the option to Convert their Group coverage to an individual policy without having to answer any health questions. Conversion is eligible for Employees and their dependents. Employees will have 31 days from the date they terminate employment to Convert their policy. Employees will need to contact Financial Benefit Services at (800) 583-6908 and speak to a Customer Service Representative to Convert their policy.
- **Portability** - If an employee is leaving the district and chooses to maintain their Group Life Coverage on themselves and their dependents, they have the option to Port their coverage. Coverage must be Ported within 31 days of their termination date. Under Portability, premiums can be paid quarterly, semiannually or annually direct to Dearborn National. ***If an employee chooses to Port their coverage, they must do so prior to September 1, 2012. Dearborn will not accept any Portability applications received after September 1, 2012.*** Employees will need to contact Financial Benefit Services at (800) 583-6908 and speak to a Customer Service Representative to Port their Group Life Coverage.
- **Employers** - It is very important that you send this notice to all employees whether they are actively at work or not actively at work. Employees that are not actively at work due to illness or injury will need to contact Financial Benefit Services so we can assist them with Converting or Porting their life coverage.