



## *Group Life Portability*

Portable group life insurance  
offers post-employment option



*The Standard... in Employee Benefits<sup>SM</sup>*

## *Portability of Insurance provision can provide reassurance now and one less worry later.*

When you terminate employment, insurance coverage may be the last thing on your mind. Yet it's as important as ever to provide for your family and allow for life's unforeseen events during a job transition.



That's why Standard Insurance Company has developed our Portability of Insurance provision. If you're eligible, the provision offers a convenient option for purchasing Group Life Portability Insurance following termination of employment.

When your employer's group life plan includes Accidental Death & Dismemberment (AD&D) and/or Dependents coverage, you may be eligible to purchase these benefits as well. Even if faced with unexpected unemployment or a lengthy period of relocation, you'll have one less worry if you're covered under our Group Life Portability Insurance.

*The Group Life Portability Insurance Policy contains the complete terms of coverage, including limitations, exclusions, reductions and conditions under which Group Life Portability Insurance ends. The policy terms for Group Life Portability Insurance are different from those provided under your employer's group policy.*

## *Portability Insurance Features*

- The option to purchase Group Life Portability Insurance is available when you terminate employment, provided you meet all eligibility requirements.
- You may purchase Group Life Portability Insurance for yourself (including AD&D if available) if you: 1) are under age 65, 2) have been insured under your employer's group policy for at least 12 consecutive months on the date your employment terminates, and 3) are able to perform with reasonable continuity the material duties of at least one gainful occupation for which you are reasonably fitted by education, training and experience.
- You may also purchase Dependents coverage if your dependents were insured under your employer's group policy and you purchase Group Life Portability Insurance for yourself.
- Subject to minimum and maximum amounts, you may apply for up to the amount of Life Insurance (and AD&D and Dependents if available) which you had in force under your employer's group policy.
- Life Insurance purchased under the Group Life Portability Insurance Policy will not terminate due to age, although it is subject to age reductions. Any AD&D coverage will terminate at 65.
- Only a simple application form is necessary to apply for Group Life Portability Insurance; no medical history statement is required.

Please contact your employer if you have questions about the eligibility requirements for Portability of Insurance. Your employer can also provide you with information about eligibility for conversion to an individual life insurance policy.

To apply for Group Life Portability Insurance, request a Group Life Portability Insurance form from your employer or our Regional Account Services at 800.378.4668, ext. 6785.



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9504 (02/01)