

# Keeping your life insurance active

Stay protected – even if you leave your job



## Have any questions?

Please contact Lincoln Customer Care at **877-321-1015** for more information.

Representatives are available Monday through Friday, between 8 a.m. and 7 p.m. Eastern.

Your voluntary group term life insurance coverage offers important financial protection for you and your family. And even though you get this insurance through your employer, you may be able to keep it if you ever leave your job. This policy feature is called portability, and it allows you to continue your group term life insurance policy after your employment ends, without submitting documentation of your health history (evidence of insurability/EOI).

## What you need to know

### Q: What is group term life insurance?

**A:** Your term life insurance is called group insurance because it was issued to your employer (the group policyholder), and you receive coverage as an eligible employee. Eligibility may vary by employer, but often requires the employee to meet a certain number of days employed or hours worked per week. The coverage does not build cash value. Cost for coverage is usually based on age and may increase according to a fixed schedule.

### Q: When do I need to apply to port my group term life insurance?

**A:** Send your application and first premium payment within 31 days of the date coverage would otherwise end. During this 31-day period, your life insurance coverage will remain active under your employer's group benefits plan with no additional cost to you, regardless of whether you have applied to port your coverage.

### Q: What is the cost?

**A:** Your age at the time coverage is ported and the rates you paid while employed determine the cost. Age-banded rates increase every five years. There is also a \$5 per insured, plus \$5 for all children, fee per billing cycle. Your former employer manages the group policy. Rate changes they experience will affect your premium as well.

### Q: Am I required to provide EOI?

**A:** No medical examination or other EOI is required.

### Q: How do I apply?

**A:** You will receive an application from your employer either directly or through the mail. Send your application and first premium payment within 31 days of the date coverage would otherwise end.

Mail completed forms and first premium payment to:

**Lincoln National Life Insurance Company**  
**P. O. Box 0821**  
**Carol Stream, IL 60132-0821**

### Q: What happens after I submit my application?

**A:** Lincoln Financial Group will process the application and you will receive a bill after the first quarter. Your coverage continues as long as you pay the premiums, per the terms of your certificate.

Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life & Annuity Company of New York

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