



What to know about life insurance conversion

Conversion allows your employee (and his or her dependent) the opportunity to convert life insurance coverage to an individual whole life policy without submitting evidence of insurability. Conversion is available when life insurance reduces due to age, ends because your employee is no longer eligible or employed, or the policy terminates. If the policy terminates, there are terms and limits specified in the group policy that your employee must meet in order to convert their coverage.

You and your employee's responsibilities

When your employee's coverage is ending or reducing, you have 2 options to provide information so your employee can request an individual life conversion policy.

1 Online request

You or your employee can access the conversion portal at www.uhclifeconv.com. Regardless of who logs on to the conversion portal, the first step is to complete the application information and choose **Quote**. Then choose **Next**. The next screen will ask the user to identify as either the employer or the employee.

- If you are the employer, complete the employer section (Part A) and give the form (via either a hard copy or email) to your employee for completion of his/her portion (Part B)
- If you ask your employee to use the portal, provide the address so they can complete their portion (Part B) of the online form and then give you the form for completion of your portion (Part A)
- Once both sections are completed, you or your employee can either email the form or print it and mail or fax it

Mail

HRMP Life Conversion Facility
300 Rosewood Drive, Suite 250
Danvers, MA 01923

Fax

1-978-762-4767

Email

conversions@hrmp.com

2 Paper request

To download the paper form:

- Log on to uhcfinancialprotection.com
- Choose the **Individual Life Conversion Request for Information** form
- Complete the employer section (Part A) and then give the form to your employee
- Have your employee complete Part B of the form and mail, fax or email it

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With either method, the information will be processed and, if the employee is eligible, the quote package will be sent to their home or emailed to them if requested. The quote package we send will have rates and an individual application so your employee and his or her insured dependents (if applicable) can proceed with the conversion process. Your employee must complete the application and make payment for the converted coverage within the period described below.

Timing is everything

Payment and the application from your employee must be received within the conversion period, which is usually (but not always) 31 days after coverage ends. This means that you and your employee must send the completed **Individual Life Conversion Request for Information** form as soon as possible in order for a quote to be sent to your employee with enough time to assess the quote, make a decision, and return payment and the application.

Early request

If the form is returned early enough, there will be time to mail the package to your employee's home with their quote. The information in the package will advise them of the date by which the completed application and premium check must be received at the conversion facility; this date will be prior to the completion of the conversion period.

Later request

If the form is completed near the end of the conversion period, your employee should either email the form or put it in the mail as soon as possible; the postmark date will serve to determine eligibility. You may also call the conversion department at **1-888-999-4767** for a quote. Once the application and check have been received, your employee will be billed directly and your responsibility is complete.

Additional considerations

The **Individual Life Conversion Request for Information** form has 2 lines for the amount of coverage. Please separate how much basic and how much supplemental life coverage your employee has in that section (Ex: basic life—\$20,000, supplemental life—\$100,000). This will help during the application process and eliminate any questions that may arise later.

In the unfortunate event that your employee dies during the conversion period before converting coverage, we will assume that they would have converted their life insurance during the conversion period. This assumption ends after that period, unless the application has already been received.

Getting started

Access the conversion portal at www.uhclifeconv.com or download forms at uhcfinancialprotection.com. For questions, call the conversion department at **1-888-999-4767**.

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This is an overview of the Conversion Benefit; please refer to your Policy and the Conversion Department for additional specifics surrounding the requirements for this option.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; Unimerica Insurance Company; and certain products in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. Texas coverage is provided on Form LASD-POL-TX (05/03), Form UHCLD-POL 2/2008-TX, or Form UICLD-POL-TX 4/5. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI; and Unimerica Life Insurance Company of New York in New York, NY.

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