

## ***Continuation of Benefits If you Leave Employment***

### **AFLAC GROUP ACCIDENT AND CRITICAL ILLNESS**

When you leave your employment, you may continue your Accident and Critical Illness coverage by having the premiums that are currently deducted from your paycheck billed to your home address or drafted from your bank account. For billing options, **please contact Aflac at 800.433.3036.**

### **AUL SHORT-TERM & LONG-TERM DISABILITY**

Once you are covered by the AUL disability plan for 3 months, you can port the coverage for one year at the same cost without evidence of insurability. You have 31 days from your date of termination to apply for portability. **You may contact AUL at 800.553.5318.**

### **HUMANA CANCER**

When you leave your employment, you may continue your cancer coverage by having the premiums that are currently deducted from your paycheck billed to your home address or drafted from your bank account. For billing options, **please contact Humana at 800.845.7519.**

### **LINCOLN FINANCIAL TERM LIFE**

#### **Conversion: (applies to both Basic & Voluntary Employee coverage)**

If you terminate your employment or become ineligible for this coverage, you have the option to convert all or part of the amount of coverage in force to an individual life policy on the date of termination without Evidence of Insurability. Conversion election must be made within 31 days of your date of termination.

#### **Portability: (applies to Voluntary Employee coverage only)**

If coverage has been in force for at least 12 months, you may continue coverage for a specified period of time after your employment by paying the required premium. Portability is available if you cease employment for a reason other than total disability or retirement at Social Security Normal Retirement Age. A written application must be made within 31 days of your termination.

**To receive information for converting or porting your Term Life plan, please contact Lincoln Financial at 800.423.2765.**

### **MEDCOST HEALTH, DENTAL & VISION**

Under the Health, Dental and Vision plans, you and your covered dependents are eligible to continue vision coverage through COBRA according to the following "qualifying events". If you and your dependents are enrolled in the vision plan, you will be eligible to continue coverage through COBRA after you leave employment for a specified period. In addition, while covered under the plan, if you should die, become divorced or legally separated, or become eligible for Medicare, your covered dependents may be eligible to continue vision coverage through COBRA. Also, while you are covered under the plan, your covered children who no longer qualify as an eligible dependent may continue coverage through COBRA. **You may contact Medcost directly at 800.217.5097.**

### **TEXAS LIFE WHOLE LIFE**

When you leave employment you may continue your Whole Life coverage by having the premiums that are currently deducted from your paycheck billed to your home address. **You may contact Texas Life at 800.283.9233, prompt #2.**