
Aetna Term Life

**Forsyth County Government (# 737350) - Active,
Full-time AAFT employee**

Summary of Group Term Life Benefits

Your Group Life Insurance Benefits

Minding what matters most – the ones you love

Am I eligible for coverage?

You qualify if you are an active full-time employee working **at least 40 hours a week**. You must be working in an eligible group as defined by your employer.

When does my coverage begin?

When does coverage become effective?*

Your coverage will begin on a **date determined by your employer**.*

*You must be actively-at-work for your coverage to begin. Other rules may apply. Please review your policy documents for more information.

Do I have to provide proof of good health known as Evidence of Insurability (EOI) to enroll?*

New hire/Newly eligible: EOI is not required for you and your dependents to enroll up to the Guaranteed Issue Amount during your **31-day** period of initial eligibility. If you and your dependents don't enroll, you will be considered a **"late applicant."** During future enrollments, you may be required to submit EOI for any amount of coverage.

Late Applicant (did not enroll during your initial eligibility period): **EOI is required** to enroll during this enrollment period.

Currently Covered: EOI is not required for you and your dependents to increase coverage up to specific Guaranteed Issue Amounts.

*EOI (medical questionnaire) is required for amounts above the Guaranteed Issue maximum. Coverage that requires EOI is subject to Aetna approval. See page 2 for more details.

When will coverage that requires (EOI) begin?*

Coverage will begin after Aetna approves your EOI. If your EOI is not approved, your coverage will be limited to any Guaranteed Issue amount that may apply.

* You must be actively-at-work for coverage to begin, or any increases to take effect.

What is Life coverage?

Group Term Life Insurance helps provide financial protection for those who rely on your income if something happens to you. Term life insurance is a simple and inexpensive form of life insurance, which builds no cash value.

How much coverage does my employer provide?

Employer-Paid - Term Life

You: 1.5X basic annual earnings rounded to the next higher \$1,000 to a maximum of \$150,000

Can I buy coverage and how much will it cost?

You can buy coverage called Supplemental Life insurance for yourself and your spouse and children.

Life insurance plans/policies are offered and/or underwritten by Aetna Life Insurance Company (Aetna).

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Forsyth County Government(# 737350) - Active, Full-time AAFT employee
Your Summary of Group Term Life Benefits

Supplemental Life Coverage

Available Coverage Amounts	
Your:	1, 2 or 3X Basic Annual Earnings up to a maximum of \$350,000
Your Spouse:	Option 1: Spouse \$10,000/Child(ren) \$5,000; Option 2: Spouse \$20,000/Child(ren) \$5,000; Option 3: Spouse only coverage \$10,000; Option 4: Spouse only\$20,000; Option 5: Child(ren) only\$5,000
Your Child(ren):	\$5,000

Guaranteed Issue Amounts	
New Hire/Newly Eligible*	
Your:	3X Basic Annual Earnings or \$350,000, whichever is less
Your Spouse:	\$20,000
Your Child(ren):	\$5,000

*New Hire/Newly Eligible: Enroll without EOI during your initial eligibility period. See page 1, or your policy documents, for more information.

During Annual Enrollment an employee may increase their coverage from 1X to 2X basic annual earnings without EOI. If an employee has 1X or 2X they must submit an EOI form to increase to 3X their basic annual earnings. If you are a dependent spouse who is covered at \$10,000 you can increase to \$20,000 during Annual Enrollment without EOI; other election or increase would require submitting an EOI form.

Child(ren) Eligibility: From live birth up to 20 years old. Unmarried, full-time student up to age 26 are also eligible if dependent on the employee for support.

Monthly Rates for Term Life Insurance (rate per \$1,000)*

Age bands	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Employee	0.067	0.067	0.067	0.067	0.067	0.142	0.200	0.266	0.416	0.458	0.898	1.455	1.771

Dependent Coverage (monthly premium per Option elected): Option 1: \$3.39; Option 2: \$9.51; Option 3: \$2.74; Option 4: \$8.86; Option 5: \$.066

Reductions that apply to Life Insurance

Your basic life coverage will reduce as you age.

Your coverage will reduce as follows:

At age 70 your coverage will reduce by 35% of the original amount.
 At age 75 your coverage will reduce by 55% of the original amount.
 At age 80 your coverage will reduce by 75% of the original amount.

What additional features should I know about?

Accelerated Death Benefit Provision

You may be eligible to receive up to **75%** of your (combined basic and supplemental) life insurance coverage if diagnosed with a terminal or serious medical condition.



Forsyth County Government (#737350) - Active, Full-time AAFT employee
Your Summary of Group Term Life Benefits

Conversion If your coverage ends or is reduced, you can convert your Group Term Life policy to a Whole Life Policy.	You may convert your basic and/or supplemental coverage into a Whole Life Policy at rates based on your age at time of conversion by paying premiums directly to Aetna. Whole life insurance is generally more expensive than term life insurance so a change in your premium may apply. You will have 31 days to convert your coverage without answering any medical questions.
Portability If your coverage ends, you can continue coverage as a Term Life Policy	You have an additional option to conversion. You can continue your basic and/or Supplemental life insurance as a Term Life Policy by paying premiums directly to Aetna. Term insurance is generally less expensive than Whole Life insurance but your rates will increase as you reach higher age bands. You will have 31 days to convert or apply for portability without answering any medical questions.
Aetna Life Essentials®	Legal: Create a will, living will, health care directive or a durable/financial power of attorney. Financial: Financial planning to help your beneficiaries maximize their death benefit. Emotional: Master-level social workers provide emotional support in the event of an advanced illness or disabling condition. Physical: Save on the cost of gym memberships, fitness equipment, eyeglasses, contact lenses and hearing aids. To learn more visit: www.aetna.com/aetnalifeessentials
Funeral Planning and Concierge Services	Advisory Assistance to help you and your family make decisions on all funeral-related issues. Planning advice and cost-comparison tools available 24/7 by phone and online. Call 1-800-913-8318 or visit www.everestfuneral.com/aetna (Create an ID by entering your e-mail address and the Enrollment Identification Code: AETNA0100.)

Insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Policies may not be available in all states, and rates and benefits may vary by location. Policies are subject to United States economic and trade sanctions. Merrill Edge is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing. MLPF&S is a registered broker dealer, Member SIPC, and a wholly owned subsidiary of Bank of America Corporation. The Financial Services Program is independently offered and administered by MLPF&S. Aetna does not provide financial services and makes no representations or warranties as to the quality of the information or services provided by MLPF&S. The Legal Reference™ program is independently administered by ARAG® Services LLC. Aetna has provided its life insurance policyholders with access to Everest Funeral Planning and Concierge Services ("Services"), which are independently administered by Everest Funeral Package, LLC ("Everest"). Access to these Services is not insurance, may be discontinued at any time without notice, and is void where prohibited. Everest is solely responsible for furnishing these Services, and Aetna makes no guarantee or representations as to their quality or suitability. Policy form numbers issued in Idaho and Oklahoma include: **GR-9/GR-9N and/or GR-29/GR-29N.**

Non-Discrimination Notice

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance. If you need a qualified interpreter, written information in other formats, translation or other services, email TranslationsWSM@aetna.com.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),
1-800-648-7817, TTY: 711,
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates (Aetna).

Availability of Language Assistance Services

TTY: 711

For language assistance in your language email TranslationsWSM@aetna.com at no cost to you. (English)

Si necesita la asistencia de un representante que hable su idioma, envíenos un correo electrónico sin costo a TranslationsWSM@aetna.com. (Spanish)

如欲獲得以您的語言提供的語言協助，請寄送電子郵件至 TranslationsWSM@aetna.com，您無需付費。(Chinese)

Pour une assistance linguistique gratuite dans votre langue, écrivez à TranslationsWSM@aetna.com. (French)

Para sa tulong sa wikang inyong wikang mag-email sa TranslationsWSM@aetna.com na wala kayong babayaran. (Tagalog)

Sprachliche Unterstützung in Ihrer Sprache können Sie kostenfrei erhalten, wenn Sie eine E-Mail senden an TranslationsWSM@aetna.com. (German)

للمساعدة على لغوية بلغتك، أرسل رسالة إلكترونية (إيميل) على TranslationsWSM@aetna.com من دون أي تكلفة عليك. (Arabic)

Pou w ka jwenn asistans nan lang ou voye yon imel nan TranslationsWSM@aetna.com gratis. (French Creole)

Per assistenza linguistica nella sua lingua, invii un email a TranslationsWSM@aetna.com a costo zero. (Italian) 無料の日本語による援助をご希望の場合、TranslationsWSM@aetna.com まで電子メールでお知らせください。 (Japanese) 귀하가 구사하는

언어로 무료 도움을 받으려면 TranslationsWSM@aetna.com 으로 이메일을 보내 주십시오. (Korean)

په رديافت بركامك و مايبه هارن به زبان خدوتان، به روط اريگان به رداسه TranslationsWSM@aetna.com ايميل بفرستيد. (Persian)

W celu otrzymania pomocy w swoim języku napisz e-mail na adres TranslationsWSM@aetna.com nieponosząc żadnych opłat. (Polish)

Para assistência linguística em seu idioma, envie um e-mail para TranslationsWSM@aetna.com sem nenhum custo para você. (Portuguese)

Попросить о помощи переводчика можно по электронной почте TranslationsWSM@aetna.com. Эта помощь предоставляется бесплатно. (Russian)

Để được trợ giúp ngôn ngữ bằng ngôn ngữ của quý vị, hãy gửi email đến địa chỉ TranslationsWSM@aetna.com miễn phí cho quý vị. (Vietnamese)

26.03.415.1(11/16)



aetna[®]

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

Peace of mind when you need it most

Funeral planning services

Offered through Aetna Life insurance

We are pleased to provide a unique, value-added service for our life insurance members — funeral planning and concierge services from Everest.



Who is Everest?

Everest gives you the information you need to make the best choices about funeral issues. They offer both **pre-planning** and **at-need** services at or near the time of need. Their online planning tools help you prepare for the future. At-need services include family support and pricing information. And Everest advisors are available by phone 24/7.

You're never locked into a decision because Everest's funeral advisory services can be used at any funeral home across North America. Everest works for you, not a funeral home. Everest does not sell funeral goods or services, nor do they receive money in return from funeral homes or other funeral service providers.

Everest advisors talk with the funeral home about your personal plan and costs, so that you and your family can help feel assured that you made the best choices during a stressful time.

Getting started

To use Everest's online planning tools, visit www.everestfuneral.com/aetna and follow these steps:

- Click "Log On" to create a New User account.
- Enter your e-mail address and the Enrollment Identification Code: **AETNA0100**
- Your employer will provide details regarding eligible family members
- Complete your online profile
- Access "Planning Tools" at www.everestfuneral.com/aetna using your unique user name and password
- If you do not have access to a computer, advisors are available 24/7 by calling **1-800-913-8318**

Pre-planning services

24/7 advisor assistance

- To discuss funeral planning issues

PriceFinderSM custom reports

- The only nationwide database of funeral home prices
- Compare prices for funeral homes within your ZIP code or area that you select

Online planning tools and guides

- **My Personal History** — Record your information for when your family needs it most
- **10 Key Decisions** — A form to help you make the best choices
- **My Wishes** — List your personal wishes for your funeral plans

At-need services

Family support

- Everest advisors are available 24/7 throughout the funeral process
- Advisors will talk with the funeral home about your Personal Funeral Plan on your behalf

Pricing assistance

- Pricing information is given to the family in an easy-to-read format
- Advisors will help the family compare prices of all funeral-related services and talk with local funeral homes to agree on pricing

Protection for personal data

You'll have access to Tenzing™, an online data storage system for protecting, storing, updating and accessing your personal information.

- Store financial records, user names and passwords, estate plans, memberships, photos and other important personal documents
- Online access to your most valuable information while protecting against unauthorized access to personal data

While you can't predict life's outcome,
you can help prepare for it.

We provide our life insurance members access to programs and services that provide support throughout various stages of their lives.

Life insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).

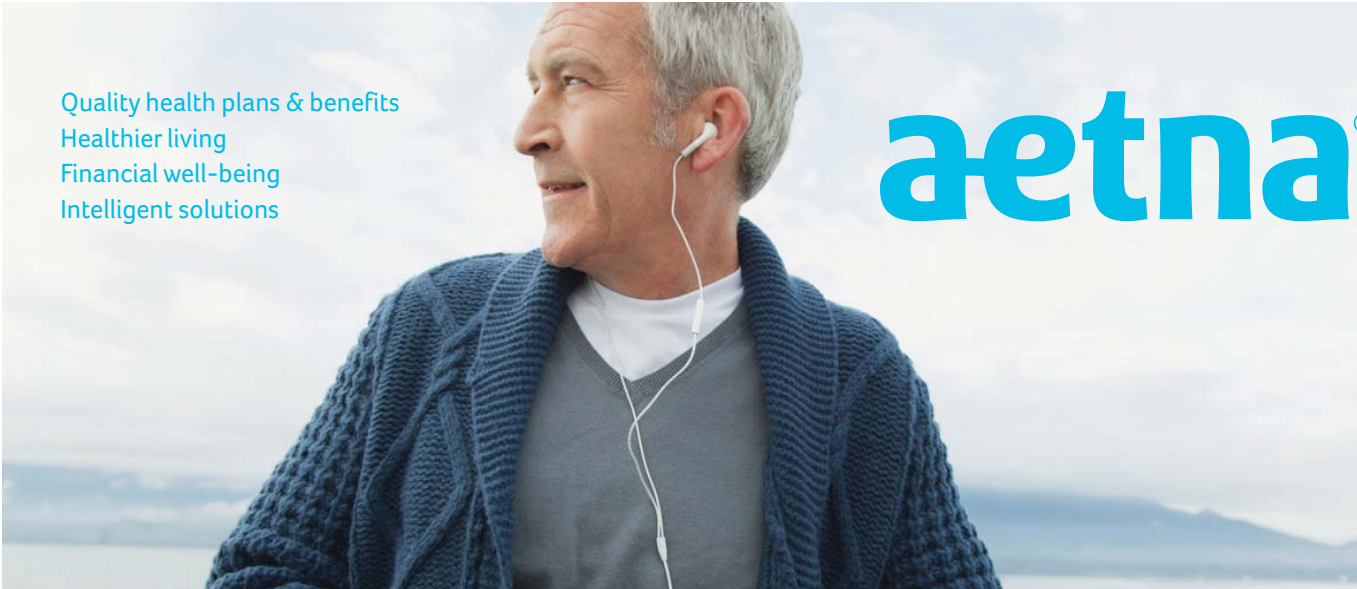
Aetna has provided its policyholders with access to Everest Funeral Planning and Concierge Services ("Services") which are independently administered by Everest Funeral Package, LLC ("Everest"). Access to these Services is not insurance, may be discontinued at any time without notice, and is void where prohibited. Everest is solely responsible for furnishing these Services and Aetna makes no guarantee or representations as to their quality or suitability. In no event will Aetna be responsible or liable for any acts or omissions by Everest and its agents, employees or representatives in connection with the Services provided. Life insurance plans contain exclusions and limitations. This material is for information only and is not an offer or invitation to contract. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

Policy forms issued in Oklahoma include: GR-9/GR-9N and/or GR-29/GR-29N.

www.aetna.com

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The Aetna logo consists of the word "aetna" in a lowercase, teal-colored, sans-serif font. A registered trademark symbol (®) is located at the top right of the letter "a".



Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna

Services that fit every stage of your life

Aetna Life EssentialsSM Program

With your Aetna Life Insurance coverage, you aren't just offering financial protection for your loved ones. You also get access to tools and services to use today for a healthy, fulfilling life. This is what Aetna Life Essentials is all about.

Support for your emotional and daily needs

Care Advocacy Program with social work services

You have access to a master's-level social worker who is able to assist if you:

- Are permanently and totally disabled
- Are terminally ill and are applying or have been approved for an accelerated death benefit
- Have an injury that has resulted in a loss covered by the accidental death and personal loss coverage benefit

Through this program, you can get access to:

- Education about coverage
- Referrals to local and national programs that may provide housing, food, prescription and financial assistance, emotional support and referrals to behavioral health services
- Experience with members dealing with advanced illness, including those who use Medicare

Want to learn more? Call us at **1-800-276-5120**.

End-of-life support

You can use the Aetna Compassionate CareSM program to be better prepared during this challenging time. You can find:

- Advice on how to start talking about end-of-life issues
- End-of-life care information
- Printable checklists that help you manage your estate

Need more information? Visit us at **www.aetnacompassionatecare.com**.

Grief counseling

We're here when you need to talk. You and your family members can speak with an Aetna Behavioral Health representative. You get three telephone bereavement or grief counseling sessions as part of your life coverage.

Need to talk? Call us at **1-800-806-8891**.

Legal and financial services help estate planning

Legal services

With the Legal Reference™ program, you and your spouse can get free access to estate planning services. Plus, you get two will-preparation sessions a year. One for you and one for your spouse or domestic partner. Services include:

- Living wills
- Health care directives
- Durable financial power of attorney

Do you have an approved accelerated death benefit claim? If so, you get the above legal services and can meet in an attorney's office. You also get help with:

- Uncontested guardianship documentation
- Tax planning
- Wills

Want to learn more? Call us at **1-888-257-2934**. Or visit us at www.ichooselegal.com.

Financial services

You can receive financial counseling and planning. It's available to you whether you're an active employee, retiree, terminated employee having ported coverage or a beneficiary of a deceased life member.

More than life insurance coverage. It's your essentials for various stages of life. To learn more, visit www.aetnalifeessentials.com.

Savings for healthy living

The Aetna Discount Program

Save money on what matters most to you — because it's your health, your wellness and your life. You can get discounts on products and services such as:

- At home products
- Books
- Fitness
- Hearing
- Natural products and services
- Oral health care
- Vision
- Weight management

Get help at the time you need it most

Funeral planning services

You can access information and tools to prepare and manage all issues surrounding a funeral through our partner, Everest Funeral Planning and Concierge Services, LLC. You can access Everest to help preplan arrangements, or use them at your time of need.

There is no additional cost for these services:

- 24/7 advisory assistance: Immediate help with all aspects of planning a funeral.
- Price comparisons: Everest will research funeral home costs in your area to help you make a decision.
- Price negotiations: Everest will help negotiate with your chosen funeral home to help you get your needs met at the best available price.
- Help coordinate paying claims: Everest will help get funeral expenses paid from the life insurance payment so that your family does not have to worry about the financial and claims process.

You can talk to an adviser any time of day or night at **1-800-913-8318**. Or you can visit www.everestfuneral.com/aetna. Use the Enrollment Identification Code: **Aetna0100**

Life insurance policies are offered and underwritten by Aetna Life Insurance Company (Aetna).

Legal Reference Program services independently offered and administered by ARAG North America (ARAG). Aetna does not participate in attorney selection or review, and does not monitor ARAG services, content or network.

Merrill Edge is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing. MLPF&S is a registered broker dealer, Member SIPC, and a wholly owned subsidiary of Bank of America Corporation. The Financial Services Program is independently offered and administered by MLPF&S. Aetna does not provide financial services and makes no representations or warranties as to the quality of the information or services provided by MLPF&S.

Not all health and/or life services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Discount offers provide access to discounted services and are not part of an insured plan or policy. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee paid to a discount vendor. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

Policy forms issued in Oklahoma include: GR-9 and/or GR-9N, GR-29 and/or GR-29N.

www.aetna.com

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The Legal Reference™ Program

Estate Planning Documents offered FREE for you and your spouse.

What is estate planning?

Estate planning is the process of setting up legally valid instructions to carry out your wishes if you become disabled or you die.

Estate planning is no longer just for the wealthy.

In today's world, you should consider an estate plan if:

- You are the parent of minor children
- You own property
- You want to have a say in your healthcare treatment

Estate planning just got easier and less expensive for you.

We're offering you an important program – The Legal Reference™ Program – that allows you to easily and affordably complete several essential estate planning documents:



Brought to you by ARAG®
a leading legal services provider

Simply visit www.iChooseLegal.com for these FREE documents

- **Simple Will** - Make basic decisions about how you want to distribute your assets.
- **Living Will** - Ease the burden on your family by creating a living will that states the kind of care you wish.
- **Healthcare Power of Attorney** - Grant someone permission to make medical decisions on your behalf if you're unable.
- **Financial Power of Attorney** - Grant someone permission to make financial decisions on your behalf if you're unable.

Plus, you'll find FREE Information at iChooseLegal.com

- Educational information on Estate Planning
- Legal research tools
- Information on Identity Theft and a downloadable Victim Action Kit



***Protects Your Family,
Finances and Future***

www.iChooseLegal.com

The Legal Reference™ Program

Estate Planning Q & A

Why is a Will Important?

Without a valid Will you cannot control who will inherit your property upon your death. Should you die intestate (without a Will), your property will be distributed according to state law, which may be inconsistent with your personal wishes. Moreover, a part of your estate may go to the state instead of to family or other loved ones.

With a Will you can determine precisely who will inherit your property. Equally important, you can designate who will administer your estate and who will act as guardian for your minor children should they be without a surviving parent.

Who should make a Will?

Every adult should have an up-to-date last Will and testament.

What is a Living Will?

A Living Will is a written document that contains a person's wishes regarding the use of extraordinary life-support or other life-sustaining medical treatment when the person's condition is medically without hope of recovery or death is imminent.

Why should I create a Living Will?

A Living Will can ease the burden on family members by letting them know your wishes regarding life support in the event you cannot speak for yourself. Creating a document that states the type of care you desire may help eliminate undue stress, even legal action, between loved ones who may be faced with decisions regarding your care.

What is a Healthcare Power of Attorney?

A Healthcare Power of Attorney is a legal document you can create to grant someone permission to make medical decisions for you if you are unable to make those decisions yourself. The person you name to represent you may be called an agent, attorney-in-fact, healthcare proxy, patient advocate, or something similar, depending on where you live.

Why should I create a Healthcare Power of Attorney?

A Healthcare Power of Attorney allows you to determine who will make the important decisions in your life in the event you are unable mentally or physically to make them for yourself.

What is a Financial Power of Attorney?

A Financial Power of Attorney is a legal document you can create to grant someone permission to make financial decisions for you if you are unable to make those decisions yourself.

www.iChooseLegal.com

Toll-free Customer Care: 888-257-2934

7:00 a.m. – 7:00 p.m. Central time

Available to Aetna Group Insurance members through arrangement with **Aetna Life Insurance Company**.

The Legal Reference™ Program is available to Aetna plan sponsor employees first and cannot be used by a spouse against the covered employee.

The Legal Reference Program is independently offered and administered by ARAG®. Aetna does not provide legal services and makes no representations or warranties as to the quality of the information on the ARAG web site.

Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® Mutual Insurance Company of West Des Moines, Iowa or Guide One Specialty Mutual Insurance Company of West Des Moines, Iowa. Additional services may be provided by ARAG LLC, ARAG Services LLC or Advisory Communication Systems, Inc. Some products are only available through membership in the ARAG Association LC.

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions



A life insurance plan that offers conversion or portability **It's your choice**



.....
**This guide will help you make the right
choice for yourself and your family.**

26.03.349.1.A (1/14)



Your group life insurance coverage helps provide important financial protection, but ...

If that help ends, can you continue your coverage? Yes. Here's how:

You can convert your coverage to an individual policy. Or you can take it with you as another group life term policy. When you understand these options, you can make an informed decision.

Conversion*

Current coverage **converts** to an Aetna Individual Whole Life policy.

- Your new policy remains in effect as long as you live if you continue to pay your premiums.
- You will not have to answer any medical questions.
- Your premium, based on your age when your policy is issued, will never change.

When your whole life policy begins to mature and earn a **cash value**:

- You can borrow against this cash value if you need a loan
- You can cancel your coverage by surrendering your policy without a claim (you'll receive a sum that's equivalent to what the policy is worth at that time**)

Portability***

You can **continue** (or port) your current group term coverage, but on an individual basis.

- Pay premiums directly to Aetna instead of having them deducted from your payroll.
- Your premium amount (determined by your age at the time you elect to port your coverage) will change as you age.
- You can't borrow against this coverage, and there is no cash surrender value if you cancel your coverage.

*Important note for residents of New York and West Virginia: If you choose conversion, you may elect to defer your whole life option for up to one year and purchase term insurance. After one year, this term life insurance will automatically convert to a whole life policy.

**You may wish to consult with a tax adviser as to the proper tax treatment.

***Important note for people who are covered under a Minnesota group policy: The state of Minnesota does not allow portability. However, your coverage may be continued for up to 18 months as required by Minnesota law. Ask your employer for details.

Now let's take a more detailed look at your options

Question	Conversion	Portability
Will I receive a new policy from Aetna?	If you convert your coverage, we'll mail your whole life policy to the address you provided. Please keep this policy in a safe place in case you need to make a claim.	If you port your coverage, your existing Certificate of Coverage will remain in effect. Please keep this certificate in a safe place in case you need to make a claim. If you don't have a copy of this certificate, please ask your employer to give you one.
How much life insurance can I convert or port?	<ul style="list-style-type: none"> • If your employment ends, you can convert the full amount of coverage you had on the date your employment ended. • If your coverage is reduced due to age or retirement, you can convert the amount of coverage you are losing. • If your policy is cancelled, you can convert a maximum of \$10,000 per person, minus any amount of group insurance you become eligible for within 31 days of your coverage end date. 	<p>If your employment ends, you can port the amount of coverage you had on the date your employment ended, up to the following limits:</p> <ul style="list-style-type: none"> • Employee — \$500,000[†] • Spouse — \$100,000[†] • Child — \$5,000[†]
Who can I cover?	You can continue to cover yourself and any family members who are listed as dependents when your coverage ends.	You can continue to cover yourself and any family members who are listed as dependents when your coverage ends.
Can I convert or port just my dependent coverage?	Yes.	No. If you want to port your dependent's life insurance coverage, you must also port your own coverage.
Can I convert or port my coverage if I get divorced or my marriage is annulled?	Yes. If your life insurance coverage ends because of divorce or annulment, you or your former spouse will be eligible to convert the coverage that is ending.	No. You cannot port your former spouse's coverage if it ends due to divorce or annulment.
If I was away from active work due to an illness or injury when my coverage ended, can I convert or port my coverage?	Yes.	No.
Is there a minimum amount that I must convert or port?	Yes: \$1,000	<p>Yes:</p> <ul style="list-style-type: none"> • Employee — \$5,000 • Spouse — \$1,000 • Child — \$1,000
Will the coverage ever reduce?	No.	<p>Yes:</p> <ul style="list-style-type: none"> • At age 65, coverage will reduce by 35%. • At age 70, it will reduce by 60%. • At age 75, it will reduce by 75%, but not to an amount less than \$5,000.
When will coverage end?	As long as premiums are paid, your coverage will have no end date and will not expire.	<p>Coverage will end on the first anniversary of your port date after you or your spouse reaches age 99.</p> <p>For any covered children, coverage will end on the first anniversary of your port date after they reach the child-limiting age that is shown on your Certificate of Coverage.</p>

[†]Amounts of life insurance in excess of these limits are eligible for conversion.

Question	Conversion	Portability
Will I need to answer any medical questions?	No.	No.
Does the policy contain any exclusions?	Yes. There is a two-year exclusion for suicide. However, you will receive credit toward the two-year period for the period of time that you were covered under your original group policy.	If your Certificate of Coverage includes a two-year suicide exclusion, it will only apply in a ported situation for the period of time that remains once ported coverage has been elected.
Does the life insurance benefit contain an accelerated death provision?	No.	Although the Certificate of Coverage may contain an accelerated death benefit provision, it does not apply after you have ported your coverage.
Does the life insurance benefit contain a disability provision?	No.	Maybe. If your Certificate of Coverage includes a premium waiver provision, you can apply for a premium waiver extension. If you meet all of the qualifying conditions, your coverage will continue while you are disabled, with no payments required. If your Certificate of Coverage does not include a premium waiver provision, you must continue to pay for your coverage if you become disabled.
Does the coverage include protection for losses that result from an accident?	Maybe. If you had accidental death and personal loss coverage on the day before you became eligible to convert your coverage, you can purchase an accidental death and dismemberment (AD&D) rider (in an amount equal to the life insurance you're converting) that pays additional benefits if you suffer a covered loss that results from an accident.	Maybe. If you had accidental death and personal loss coverage on the day before you became eligible to port your coverage, you can purchase an accidental death (AD) rider (in an amount equal to the life insurance you're porting) that pays additional benefits if you suffer a covered loss that results from an accident.
If I purchase the AD&D rider or the AD rider, will it end at a specific age?	No. The AD&D coverage will remain in effect until your date of death, provided the premium for the AD&D rider is paid.	Yes. The AD rider will terminate when you or your covered spouse reaches age 70.
When should I make my decision to convert or port my coverage?	Now. This decision is simply too important to put off and you have only 31 days to decide from the date you become eligible for conversion.	Now. This decision is simply too important to put off and you have only 31 days to decide from the date you become eligible for portability.

Conversion or portability?

It's your choice. Make it an informed decision ... for your sake and your family's.

To learn more, call toll-free **1-877-503-3448**, Monday – Friday from 9 a.m. – 7 p.m. ET.

Life insurance policies are offered, underwritten and/or administered by Aetna Life Insurance Company (Aetna).

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