



## Life insurance Portability. General information and best practices.

Portability allows your employee the opportunity to continue coverage when it would otherwise end due to certain events. Portability is an optional benefit, so check your policy to make sure this option is available to your employees.

### Your responsibilities.

You will need to complete the employer section of the portability application. Your next step is to give the application to your employee. Once we have your employee's application and premium payment, we will bill your employee directly and your responsibility ends.

### Your employee's responsibilities.

While you have certain responsibilities, your employee has some as well.

- Your employee should complete all remaining sections of the application, including the calculation of the quarterly or annual premium and applicable charges.
- Upon completion, your employee should forward the application and initial premium payment to:

UnitedHealthcare  
9700 Healthcare Lane  
MN017-W700  
Minnetonka, MN 55343

- Any questions about how to complete this application should be directed to our portability department at: **1-877-683-8601**.



To find and download the appropriate forms, log in to:  
[uhcfinancialprotection.com](http://uhcfinancialprotection.com).

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## Timing is everything.

To port coverage, we must receive payment and an application from your employee within a specific time period after the end of coverage (usually, but not always, 31 days). We cannot accept payment and the application beyond that period. This means that you must complete your portion of the application as soon as possible in order for your employee to have time to complete and send the application to us.

### A couple of additional thoughts about portability.

- To elect this option:
  - your employee's coverage must not have ended due to sickness or injury;
  - he or she must have been covered by the policy for a specified period of time; and
  - he or she must be under a specific age when coverage ends.
- Your employee can port all or a portion of their amount of basic and/or supplemental life insurance. However, they cannot port more than the amount they have at the time they elect to port.
- Your employee must elect to port a portion of their basic and/or supplemental life insurance in order to port any of their dependents' supplemental coverage.
- Your employee should retain his or her group certificate of coverage as a separate one will not be issued.



**Please refer to your policy for full details and the applicability of life insurance portability.**



**This is an overview of the Life Insurance Portability Benefit; please refer to your Policy and the Portability 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 UICLD-POL-TX 4/5.

UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY.

Life insurance products are underwritten by Unimerica Insurance Company, United HealthCare Insurance Company, or Unimerica Life Insurance Company of New York.

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