

Long Term Disability - Conversion

LTD Conversion Benefit

The benefit amount payable under the LTD conversion policy is 60% of your monthly earnings at the time your Group coverage ended or the amount provided under the LTD group plan, whichever is less, up to a monthly maximum of \$5,000, subject to offsets for other income benefits.

A 6 month Elimination Period applies.

Requesting Conversion of LTD Benefits

To obtain coverage under the group long term disability conversion policy, you must:

- 1) send The Hartford's Portability and Conversion Unit a written enrollment request (form Notice of Continuation Rights –LTD Form #: GR-10671-20) to obtain a quote; and
- 2) pay the required premium and enrollment fee for the conversion policy;

This must be done within 30 days of the termination of your insurance or you will no longer be eligible to convert your coverage.

If you meet the preceding conditions, The Hartford's Portability and Conversion Unit will issue you a certificate of insurance under the group long term disability conversion policy. This coverage will:

- 1) be issued without Evidence of Insurability;
- 2) be on one of the forms then being issued by The Hartford for conversion purposes; and
- 3) be effective on the day following the date your insurance under the Group Policy terminates.

The coverage available under the conversion policy may differ from the Group Policy. The Hartford will determine the terms of the group long term disability conversion policy, including:

- 1) the type and amount of coverage provided; and
- 2) the premium payable;

This will be based on the kinds of insurance provided by the group long term disability conversion policy at the time such enrollment request is made.

Critical Illness – Extended Continuation & Portability

Extended Continuation

If You are age 79 or younger, You may be able to continue coverage when You:

- 1) are no longer Actively at Work and are not eligible for coverage under any other Continuation or Extension of Coverage provision in this Certificate; or
- 2) are no longer employed by the Policyholder, including retirement.

Requesting Extended Continuation

When coverage under the Policy would otherwise end, notice of the right to continue coverage under this provision will be given. To elect Extended Continuation, you must send a request to The Hartford.

The request and the initial premium due must be received within 31 days after insurance under the Policy ends. If timely notice is not given, an extension of the period of time in which to request portability coverage will be allowed. You will have 15 days from the date notice is received to submit your request and initial premium. However, in no event will a request be accepted by The Hartford if received more than 91 days after the date coverage under the Policy would otherwise end, even if notice is not received.

Coverage continued under this provision:

- 1) will become effective on the first day of the month following the date coverage under the Policy would otherwise end, so that there is no interruption in coverage; and
- 2) is subject to continued payment of premium as due, including any portion of the premium that was previously paid for by the Policyholder.

Coverage continued under this provision will end on the earliest of:

- 1) the last day of the month during which You resume Active Work for the Policyholder;
- 2) the last day of the month on or next following the date that is 5 years from the date continuation under this provision began.

Coverage continued under this provision will also end in accordance with the Termination of Coverage provision. Except as described in this provision, coverage continued under this provision is subject to all other terms and provisions of the Policy.

Portability (only applies if Master Policy terminates)

In certain circumstances, you may continue coverage under a group portability policy when coverage ends under the Policy. The terms, conditions and premium rates of the portability coverage will be governed by the portability rules.

If You are age 79 or younger, You may request portability coverage for yourself when:

- 1) You are no longer Actively at Work and are not eligible for coverage under any other Continuation provision in this Certificate;
- 2) You are no longer employed by the Policyholder, including retirement; or
- 3) the Policy terminates and the Policyholder does not obtain a replacement policy with another insurance carrier within 31 days.

Electing Portability

When coverage under the Policy ends, notice of the right to request portability coverage will be given. To elect coverage under a group portability policy, you must send a request to The Hartford. The benefits and premium rates of the portability policy are described on Our portability request form, which can be obtained by contacting the Policyholder or The Hartford.

The request and the initial premium due must be received within 31 days after insurance under the Policy ends. If timely notice is not given, an extension of the period of time in which to request portability coverage will be allowed. You will have 15 days from the date notice is received to submit your request and initial premium. However, in no event will a request be accepted by The Hartford if received more than 91 days after the date coverage under the Policy would otherwise end, even if notice is not received.