

PORTABILITY & CONVERSION / THE STANDARD

STANDARD.com | **1.800.848.5132 (customer service)**

WCIF offers various products that are underwritten by The Standard. Some plans are eligible for Portability/Conversion. Below is a table that outlines the availability by product.

	PORTABLE	CONVERTIBLE
Basic Life	Yes	Yes
Basic AD&D (this is built into Basic Life)	Yes	No
Voluntary Term Life	Yes	Yes
Long Term Disability (base)	No	Yes
Long Term Disability (buy-up)	No	Yes
Voluntary AD&D	No	No
Short Term Disability	No	No

Portability

Portability takes the group plan and rolls it over to an individual policy. Those leaving employment due to disability or retirement are not eligible for portability. Employees must apply for portability within 31 days of the date of termination. Portability forms are available on WCIF's website: WCIF.net.

Conversion – Life

Conversion takes a group plan and converts it into a whole life plan through The Standard. Those leaving employment due to disability or retirement are only eligible for conversion options. Employees must apply for conversion within 31 days of the date the coverage ends. Conversion forms are available on WCIF's website: WCIF.net.

Conversion – Disability

Conversion takes a group plan and converts into another policy through The Standard. Employees must apply for conversion within 31 days of the date coverage ends. Conversion forms are available on WCIF's website: WCIF.net. Premiums for this coverage are payable quarterly and are due, in advance, on the first day of each quarter. Long Term Disability benefit amounts over \$4,000.00 are subject to medical underwriting.

Please note, Life/AD&D and Disability products are not subject to COBRA.

If you are interested in continuing coverage through portability or conversion, please do the following:

- Confirm the coverage you are enrolled in with your HR department
- Call (800) 378-4668, elect option 7, and enter extension 6785
- Your policy number is: 645273
- Portability rates are listed in your Certificate. You can access a copy of your certificate at WCIF.net
- When ready to apply for Portability or Conversion, please work with your employer to complete the employer statement on the forms, which are also available at WCIF.net