



Portability & Conversion

The 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.

Please note, employers are responsible for notifying terminating employees of their opportunity to continue coverage through portability or conversion. BSI does not send out any information regarding these options.

	PORTABLE	CONVERTIBLE
Basic Life	Yes	Yes
Basic AD&D (that 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 the WCIF website.

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 coverage ends. Conversion forms are available on the WCIF website.

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 the WCIF website. 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 are subject to medical underwriting.