



Life insurance **Portability** General information and best practices



Information about life insurance portability and instructions on how to port employee coverage.

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 benefit is offered to your employees and their dependents.

Employer responsibilities.

- Complete the employer section of the Portability Application. Include written notification of any leave, if appropriate.
- 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.

Employee responsibilities.

- Complete all remaining sections of the Portability Application, including the calculation of the quarterly or annual premium and applicable charges.
- Mail the completed application and initial premium payment to:

Unimerica Life Insurance Company of New York
MN017-W700
9700 Healthcare Lane
Minnetonka, MN 55343

- To find and download the Portability Application log in to: **uhcfinancialprotection.com**
- Call our Portability department with any questions about how to complete the application form at: **1-877-683-8601**

Timing is important

To port coverage, we must receive payment and the application form 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.**

It is important that you complete your portion of the application as soon as possible so that your employee has time to complete and send the application to us.

Employers: Please note

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.](#)

Contact our Portability department with any questions about the application form at:
1-877-683-8601.

This is an overview of the Life Insurance Portability Benefit; please refer to your Policy and the Unimerica Life Insurance Company of New York Portability Department for additional specifics surrounding the requirements for this option.

Life products are provided by Unimerica Life Insurance Company of New York. This policy includes exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Unimerica Life Insurance Company of New York is located in New York, NY.