

2211 Congress Street

Portland, Maine 04122

 Southern Westchester BOCES Teachers

 Association Benefit Trust

 Policy Number: 118668-038

RE: Opportunity to continue your Life and Accidental Death & Dismemberment (AD&D) Insurance coverage.

Due to the your recent change in status, you may choose to continue the Group Life and Accidental Death & Dismemberment Insurance you had through Unum’s Portability or Conversionoptions.

If you decide thatPortability or Conversion is right for you, please return the completed form(s) and premium within **31 days** after your group coverage ends, or **15 days** from the date of this notification, whichever is later, not to exceed 90 days. Please note the additional 15 days from notification is an extension of the enrollment period and not the benefits. Premiums may be paid by check or money order made payable to Unum. If you choose not to return your form(s) and premium payment, the option to continue this group coverage will no longer be available.

Outlined below are some details on continuation of coverage options:

**Life and AD&D Portability** offers you an opportunity to keep your current level of Lifeand AD&DInsurance. Portability offers term insurance, which is the type of insurance you had under the group plan. This option will cost less than life conversion because it is term insurance. Your benefit will reduce by 35% at age 70. Coverage will terminate at age 75 at which time you may continue your coverage through Conversion.

**Life Conversion** offers you an opportunity to continue your Life Insurance as an individual whole life policy, assuming you are not continuing the same coverage through Portability. Premiums for whole life insurance remain level over the life of the policy.

Additional information, including premium rates, is provided in the enclosed materials.

If you choose:

* the Life and/or Accidental Death & Dismemberment Portability option, complete the Life Insurance Election of Portability Coverage form.
* the Life Conversion option, complete the Application for Conversion of Group Life Insurance for yourself and/or any additional dependents that wish to convert their coverage.

Mail the completed application and first premium payment to UNUM.

If you have any questions regarding theenclosedform(s), or your eligibility, please call one of our Client Service Associates at **1-800-421-0344**

Your Unum Client Service Center

*Please note: Your Employer must notify each person of their opportunity to port and/or convert coverage 15 days before or after the date that person's life insurance terminates. If your Employer does not notify that person within those 15 days, but does notify that person within 90 days from the date that person's life insurance terminates, the time allowed for that person to port and/or convert coverage will be extended for 45 days from the date that person is notified. If your Employer does not notify that person within those 90 days, the time allowed for that person to port and/or convert coverage will expire at the end of those 90 days. This letter serves as your employer’s notification.*

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