

Individual life insurance coverage after your group coverage ends



Group Life Insurance

Conversion Kit

Your group life insurance coverage – provided by Symetra Life Insurance Company – allows you to keep your life insurance coverage on an individual basis after your group life insurance coverage ends.

What is Life Conversion?

Life Conversion allows you to easily convert your Symetra Group Life Insurance Policy to an individual life insurance policy offered through HRMP and insured by Gerber Life Insurance Company. If you also have coverage for your dependents, that coverage may also be continued under the Conversion provision.

Converting your Symetra Group Life Insurance policy lets you maintain your current level of life insurance coverage without having to answer additional health questions or go through any type of medical exam.

You are able to convert your or your dependent's group life coverage to an individual life policy if your coverage under the group policy ends for **any** reason including, but not limited to:

- Your employment terminated
- Your death, which may cause your spouse or dependent children to lose coverage
- Your divorce from your dependent spouse
- Your coverage is reduced due to age
- Your dependent reaching a limiting age

However, if your coverage under Symetra's Group Life Insurance Policy ends because:

- the policy is terminated; or
- your coverage terminated because coverage for your entire class is terminated

then conversion is only allowed if you have been insured under the Symetra Group Life Insurance policy for five years or more. In this situation, the amount which you may convert would be limited to the lesser of:

- \$10,000;
- or the amount of your group life coverage that ended minus any amount of group life insurance coverage that you became eligible for within 31 days of termination of the group life policy.

Frequently Asked Questions

When should I apply for conversion?

You must complete and submit the Request for Information Form **within 31 days** after the date your group life insurance coverage ends.

Do I need a medical exam?

No. A medical exam is not required, and you will not have to answer any health questions.

How much does it cost?

The actual cost (rate) is determined by your age, gender, the amount of life insurance coverage you elect and other factors. You can estimate your new life insurance rates using our online calculator located at <https://www.symetralifeconv.com/>. Enter your information as directed, then fill out the enclosed Request for Information Form. Rates are also included in the mailing that HRMP sends once they receive the Request for Information Form.

Can I choose what kind of individual life insurance policy I want?

You can only convert your existing Symetra Group Life Insurance Policy to an individual whole life insurance policy¹.

How long will it take to get coverage?

Your HRMP representative will respond to you by U.S. Mail (or by email if your email is provided) within two days of submitting your completed request for conversion. If you elect to convert, you must return your completed application and initial premium within the 31 day conversion period.

Will I have life insurance coverage during the conversion process period?

Yes. Your group insurance benefits remain in effect during your 31 day conversion period.

Does my employer need to submit anything?

Yes. The Request for Information Form has two parts – A and B. Your employer needs to complete Part A and you will complete Part B. Your HRMP representative will go over what exactly is required when you call to apply.

**To learn more about Conversion,
call HRMP at 1-888-999-4767 or
visit <https://www.symetralifeconv.com/>**

Getting Started

Don't miss the deadline to convert your group life insurance coverage.

Complete your Request for Information Form today.

It is important to get started as soon as possible. HRMP must receive your Request for Information Form **within 31 days** after the date your group life insurance ends.

If you miss the 31 day deadline, you and your dependent(s) will not be able to convert your coverage.

Call HRMP if you have any questions.

HRMP:

Toll-Free: 1-888-999-4767
Local: (978) 762-0061
Fax: (978) 762-4767
Monday – Friday
7:30 a.m. to 5:00 p.m.

Group insurance policies are insured by Symetra Life Insurance Company, 777 108th Avenue, NE, Suite 1200, Bellevue, WA, 98004 and are not available in any U.S. territory. Policies may be subject to exclusions, limitations, reductions and termination of benefit provisions. Our New York Company insures products for New York policyholders. Please contact your representative for complete details.

Individual life insurance offered through the Symetra Group Life Insurance Conversion provision is offered through HRMP and insured by Gerber Life Insurance Company; not affiliated with any of the subsidiaries under Symetra Financial Corporation

¹ May vary by state. In West Virginia, you may purchase preliminary term for one year which will automatically convert to whole life thereafter.



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www.symetra.com

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INDIVIDUAL LIFE CONVERSION Request for Information Form



This form enables you and your insured dependents to obtain information on any right you may have to purchase an individual life insurance policy within **31 days** after your Symetra Group Life coverage ends or is reduced because of termination of employment or change in your classification or status in the eligible member group. Please complete the information below, if you are interested, and an application and premium costs will be sent. Your Request for Information Form needs to be submitted to this office within **31 days** after the date of your Symetra Group Life Insurance ending. **Please review the Conversion Right provision in your existing Certificate (or if unavailable contact the Policyholder/Plan Administrator) to ensure an understanding of your conversion rights, responsibilities and any extension to convert that may be available in your state.**

PART A - POLICYHOLDER OR ADMINISTRATOR TO CERTIFY

Name of Employee/Member		Symetra Life Insurance Company	
Name of Policyholder (use name shown in group policy or booklet)		Policy#	
Policyholder's address		Contact name	
DATE OF GROUP LIFE INSURANCE TERMINATION / /	LAST DATE WORKED / /	TOTAL AMOUNT OF GROUP LIFE INSURANCE ON TERMINATION DATE Basic \$ Supplemental \$	

Employee/Member's Occupation _____ Class _____ Annual Salary _____

Employee/Member's Hire Date ____/____/____ Employee/Member's effective date of Symetra Group Life Insurance Coverage under the Group Policy ____/____/____

Did Employee/Member have Dependent Life Insurance on Group Plan? ☐ Yes ☐ No

Amount of Spouse Life Insurance \$ _____ Amount of Child Life Insurance \$ _____

REASON FOR TERMINATION:

EMPLOYEE/MEMBER

- ☐ Termination of Policy
☐ Termination of Employment
☐ Disability
☐ Other (please explain) _____

DEPENDENT

- ☐ Termination of Policy
☐ Divorce
☐ Marriage of a child
☐ A surviving spouse or child of deceased employee/member
☐ Other (please explain) _____

Is Employee/Member Disabled? ☐ Yes ☐ No

Is Employee/Member on Disability? ☐ Yes ☐ No If Yes, did he/she become disabled prior to age 60? ☐ Yes ☐ No

Has the insured Employee/Member made an Absolute Assignment of the group life insurance to be converted? ☐ Yes ☐ No

If yes, please attach a copy of the Absolute Assignment form.

Date on which this Notice was given to Employee/Member ____/____/____

Date Notice completed / /	Signature of Policyholder/Plan Administrator	Title	Phone number ()
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PART B - TO BE COMPLETED BY EMPLOYEE/MEMBER REQUESTING CONVERSION INFORMATION

Name	Soc Sec #	Date of birth / /	Age	Sex
Home address Street	City	State	Zip code	
Phone # ()	Email			

If Spouse or Children are checked above, provide information below:

Name of dependent(s)	Age	Date of birth / /	Soc Sec #	Sex	Relationship to you
		/ /			
		/ /			
		/ /			

Employee/Member's signature _____ Date completed and mailed ____/____/____

Mail to: HRMP Life Conversion Facility, 300 Rosewood Drive, Suite 250, Danvers, MA 01923

Toll Free: 1-888-999-4767 Phone: (978) 762-0661 Fax: (978) 762-4767 Email: Conversions@HRMP.com