

## Group supplemental health insurance

# Extending your benefits after group coverage ends

Understanding portability, extension of coverage, and post-termination continuation of coverage

Your group supplemental health insurance policy may include options that allow you to continue your coverage after your employer coverage ends.<sup>1</sup> Extension of coverage and post-termination continuation of coverage remain tied to the original employer group's plan, with the employer as the policyholder. If the employer plan terminates, any extended coverage or post-termination continued coverage will also terminate. Ported coverage is no longer tied to the original employer group, and is set up with a trust as the policyholder. If the employer group plan terminates, there is no impact to the ported coverage; the ported plan will remain in force.

### Portability

Portability allows you to keep your policy benefits after your coverage under the policy ends due to any of the reasons listed below. If available, the benefits under your portability coverage will be provided under an insurance policy made available for this purpose and may not be identical to the benefits under your current policy.

In approved states, the option to elect portability coverage is included with Symetra's scheduled benefit accident and hospital indemnity coverage.<sup>1</sup> Portability may also be included on critical illness plans, at your employer's option.

**If you are age 65 or younger, you may request portability coverage for yourself and any eligible dependents when any of the following occurs:**

- You are no longer actively at work and are not eligible for coverage under any other continuation of coverage provision in the certificate.
- You are no longer employed by the policyholder, including due to retirement.
- The policy terminates and the policyholder does not obtain a replacement policy with another insurance carrier within 31 days.

### Extension of coverage

Extension of coverage allows you to extend coverage under your group's policy at the same rates shown in the schedule of benefits of the policy. Extension of coverage may be available for those enrolled in Symetra's scheduled benefit accident, per-occurrence accident and/or hospital indemnity insurance.<sup>1</sup>

**You or your covered eligible dependents may qualify for extension of coverage if:**

- You lose group coverage because of a reduction in work hours or termination of employment (for reasons other than gross misconduct).
- You become eligible for Medicare.
- You die.
- You and your spouse divorce or legally separate.

### Post-termination continuation of coverage

Post-termination continuation of coverage allows you (the employee only) to continue your critical illness coverage<sup>1</sup> following termination of employment if you meet all of the following conditions:

- You were actively at work on the date your employment ceased.
- You are under 65 years of age.
- You are not pensioned or retired, as defined by your employer.
- You are not scheduled for immediate deployment as a full-time member of the armed services of any country.

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## Frequently asked questions

### How do I know which options apply to me?

When you leave your employer, they will notify Symetra. Symetra will then mail you a letter advising you of the available options and instructions for extending your coverage.

### Will I be required to take a medical exam?

No. A medical exam is not required, and you don't have to answer any medical questions.

### How much does it cost?

Your initial premium will remain the same as your current employer's plan, but may increase in accordance with the contract terms.

### How much time do I have to apply?

- **Portability:** Your completed application must be received within 31 days from the date your group coverage ends.
- **Extension of coverage:** Your completed application must be received within 60 days from the date your group coverage ends.
- **Post-termination continuation of coverage:** Your completed application must be received within 31 days from the date your group coverage ends.

### Does my employer need to submit anything?

No. Your employer does not need to submit any forms or information in order for you to apply.

### Who should I contact with questions?

To learn more about your coverage options, contact your human resources representative.

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For more information, including state and plan eligibility, contact your human resources representative.



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For costs and complete details of the coverage, contact your HR representative.

<sup>1</sup> Continuation option(s) offered to insured(s) are determined by factors such as the product type, plan design elected by employer, group situs state and residence state of the insured. See your Certificate for details.