

CONVERSION

REQUESTING INFORMATION

Individuals losing coverage may be eligible to convert their Group Life Insurance coverage to an Individual Life Insurance policy. It is important to notify each employee of this valuable option. Those individuals eligible for conversion, who submit the Conversion Application and premium within the time frame specified in the contract, may convert.

To notify Employees of their right to apply for conversion, the **EMPLOYER** must:

- Fill out the Part B of the Conversion Request Form (LG-12085), and
- Have **EMPLOYEES** complete Part A.

If **EMPLOYEES** (or an eligible dependent) are interested in receiving a quote for conversion along with an application, they must complete the above mentioned form and return it to Symetra.

CONVERSION APPLICATION

After Symetra receives the Conversion Request Form (LG-12085), a quote along with a application will be mailed to the employee. *The Employee's receipt of the application does not guarantee a right to convert.*

To apply for benefits, **EMPLOYEES** must:

- Complete the application, and
- Mail it to Symetra after insurance ends, with the initial premium, no later than within the time frame specified in the contract (usually 31 days). The application will be evaluated and, if approved, an individual policy will be issued.

The **EMPLOYER** must:

- Submit all copies of the employee's Enrollment Forms to Symetra's Group Conversion Desk; and
- Complete the Employer's Section of the Conversion Request Form (LG-12085).

Please note that if Employees have submitted applications without the Employer's section completed, Symetra will forward the form to the employer for completion. *Requirements for timely submission of the form will not be waived to secure Employer information.*

For additional information, refer to your contract or call Symetra at 1-800-426-7784.