

Conversion: General information and best practices

Conversion allows your Employee (and his or her Dependent) the opportunity to convert Life Insurance coverage to an individual whole life Policy without submitting evidence of insurability. Conversion is available when Life Insurance reduces due to age, ends because your Employee is no longer eligible or employed, or when the Policy terminates. Note that if the policy terminates, there are terms and limits specified in the group policy that your Employee must meet in order to convert their coverage.

You and your employee's responsibilities

When your Employee's coverage is ending or reducing, you have a couple of options to provide information so your Employee can request an Individual Life Conversion policy.

Online Request: To obtain the Individual Life Conversion Request for Information form and a quote.

You or your Employee can access the conversion portal at this address: www.uhclifeconv.com. Regardless of who logs onto the conversion portal, the first step is to complete the Application Information and choose Quote. Then choose Next. The next screen will ask the user to identify as either the Employer or the Employee.

- 1 If you are the Employer, complete the Employer section (Part A) and give the form (via either a hard copy or email) to your Employee for completion of his/her portion (Part B).
- 2 If you ask your Employee to use the portal, provide the address so they can complete their portion (Part B) of the online form. Then they should give you the form for completion of your portion (Part A).
- 3 Once both sections are completed, you or your Employee can then either email the form to conversions@hrmp.com or print the form and mail/fax it to the addresses shown below.

Paper Request:

To download the paper form, **Individual Life Conversion Request for Information**, log onto www.uhcfinancialprotection.com and choose the appropriate form. Complete the Employer section (Part A) and give this form to your Employee. Your Employee will complete Part B of the form and mail, fax or email it.



Mail to:

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



Fax to:

1-978-762-4767



Email to:

conversions@hrmp.com

Whether you and your Employee use the portal or the paper request, the information will be processed and, if he or she is eligible, the quote package will be sent to your Employee's home or e-mailed to them if requested. The quote package we send to your Employee will have rates and an individual application so your Employee and his or her insured Dependents (if applicable) can proceed with the conversion process. Your Employee must complete the application and make payment for the converted coverage within the conversion period, described below.

Timing is everything

To issue a Conversion Policy, payment and the application from your Employee must be received within the conversion period (usually, but not always, 31 days after his or her coverage ends). This means that you and your employee must send the completed **Individual Life Conversion Request for Information** form as soon as possible in order for a quote to be sent to your Employee with enough time for your Employee to assess the quote, make a decision and return payment and the application.

Early Request:

If the Form is returned early enough, there will be time to mail the package to your Employee's home with their quote. The information in the package will advise them of the date by which the completed application and premium check must be received at the conversion facility; this date will be prior to the completion of the conversion period.

Close to the end of the Conversion Period request:

If the Form is completed near the end of the conversion period, your Employee should either e-mail the form or put it in the mail as soon as possible; the postmark date will serve to determine eligibility. You may also call the Conversion Department at **1-888-999-4767** for a quote. Once the application and check have been received, your Employee will be billed directly and your responsibility is complete.

A couple of additional thoughts about conversion

The Individual Life Conversion Request for Information form (on the portal or the paper version) has two lines for the Amount of Coverage. Please separate how much Basic and how much Supplemental Life coverage your Employee has in that section. (Ex: Basic Life – \$20,000, Supp Life – \$100,000). This will help during the application process and eliminate any questions that may arise later.

In the unfortunate event that your Employee dies during the conversion period but before converting coverage, we will assume that he or she would have converted their Life insurance during the conversion period. Please note that this assumption ends after that period, unless the application has already been received.



If your employee has questions, they can call the Conversion Department at **888-999-4767**.



To access the conversion portal, log onto www.uhclifeconv.com or to find and download the appropriate forms, log onto www.uhcfinancialprotection.com

This is an overview of the Conversion Benefit; please refer to your Policy and the Conversion Department for additional specifics surrounding the requirements for this option.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; Unimerica Insurance Company; and certain products in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. Texas coverage is provided on Form LASD-POL-TX (05/03), Form UHCLD-POL 2/2008-TX, or Form UICLD-POL-TX 4/5. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI; and Unimerica Life Insurance Company of New York in New York, NY.

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