

# *Group Long Term Disability Conversion Plan*

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Conversion coverage may only be available if applicable under the Group Policy.

If the employer elected conversion benefits under the Group Policy/Plan, a terminating employee that has been covered for at least 12 months may choose to exercise the conversion privilege and opt to purchase an LTD conversion plan. The standard LTD conversion plan varies based on the underwriting company, which your Group Policy/Plan was issued.

Contact your Group Office for a supply of the LTD conversion brochure/application to be used by your group or visit our website.

## **When Conversion is Permitted**

Conversion coverage is available when an employee's LTD insurance ends because his/her eligibility ends. The conditions under which conversion is not available are listed on the conversion provision in the Group Policy/Plan.

## **How to Convert**

The employee must submit an application and pay the initial premium within 31 days of the date his/her group LTD insurance ends. The conversion will be issued in accordance with our rules and the conversion law in effect when the application is made.

**Note: Application for conversion must be made when LTD insurance under the Group Policy/Plan ends.**