



Keeping your life insurance active

Stay protected — port your employer-offered voluntary term life insurance

Your group term life insurance coverage offers important financial protection for you and your family. Should you terminate your employment, you may be eligible to continue your life insurance coverage through a portability feature in the policy. Under portability, you can continue your group term life insurance policy without submitting evidence of insurability (documentation of your health history).

What you need to know

Q: What is group term life insurance?

A: Group term life insurance is a benefit issued to a group policyholder (employer) that provides life insurance coverage to eligible employees. Eligibility may vary by employer, but often requires the employee to meet a certain number of days employed or hours worked per week. The coverage does not build cash value. Cost for coverage is usually based on age and may increase according to a fixed schedule.

Q: When do I need to apply to port my group term life insurance?

A: Send your application and first premium payment within 31 days of the date coverage would otherwise end. During this 31-day period, your life insurance coverage will remain active under your employer's group benefits plan with no additional cost to you, regardless of where you have applied to port your coverage.

Q: What is the cost?

A: The insured's age at the time the coverage is ported, and the rates paid while employed determines the cost. Age banded rates increase on a five-year schedule. There is also a \$5 fee per line of coverage per billing cycle. Your former employer manages the group policy. Any rate changes they experience will affect your premium as well.

Q: Am I required to provide evidence of insurability?

A: No medical examination or other evidence of insurability is required.

Q: How do I apply?

A: You will receive an application from your employer either directly or through the mail. Send your application and first premium payment within 31 days of the date coverage would otherwise end.

Mail completed forms and first premium payment to the following address:
The Lincoln National Life Insurance Company
P.O. Box 0821
Carol Stream, IL 60132-0821

Q: What happens after I submit my application?

A: Lincoln Financial Group will process the application and you will receive a bill after the first quarter. Your coverage continues as long as you pay the premiums, per the terms of your certificate.



Have any questions?

Please contact Lincoln Customer Care at 800-423-2765 for more information.

*Representatives are available from
8 a.m. to 8 p.m. EST, Monday – Thursday,
7 a.m. to 5 p.m. on Friday.*

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LCN-2573485-060619

MAP 7/19 **Z01**

Order code: LFE-PRTLFLI001



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