

Portability & conversion employer guide

Understanding your role in portability and conversion of coverage

Roles and responsibilities

As the plan administrator, it is your responsibility to provide enrolled employees and/or dependents that are no longer eligible for group insurance benefits with the forms and instructions necessary for completing the application process.

This information should be provided to the employee immediately following a loss or reduction of benefits. This includes, but is not limited to, termination of employment, reduction in hours, or employees and/or dependents who no longer meet eligibility requirements.

It is the employee's responsibility to complete the required application(s) and return them, along with the required premium, to AUL within the required 31 day timeframe.

An individual's ability to port or convert coverage is impacted by the provisions in the group policy.

Such information includes but is not limited to:

- Portability/Continuation information
- Conversion Privilege information
- Dependent Insurance information
- Individual Termination information
- Actively at Work information
- Continuation of Insurance, if included in the policy

An individual's benefit termination date is based on the following contract provisions:

- If continuation (FMLA, employer approved leave, etc.) is not included in the group contract, please refer to the Individual Terminations Section of your group policy.
- If a policy is being administered as having continuation language that does not exist, applications received for coverage that were not validly in force will be denied. An endorsement to add this language with a future effective date is required.
- Overpayment of premium does not guarantee benefits.
- Any unearned premium received by AUL will be refunded for distribution to the appropriate party.

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Application Deadline

To be considered for portability or conversion, AUL must receive the employee's completed and signed application and required premium within 31 days of termination of coverage under your group policy. Incomplete application submissions or submissions that are received more than 31 days after the date of benefits termination will result in denial of the portability provision or conversion privilege.

Contact Information

American United Life Insurance Company

PO Box 6123

Indianapolis, IN 46206

(800) 553-5318 fax (317) 285-7542

www.employeenefits.aul.com

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