

Keeping your supplemental health insurance active



You can stay protected even if your employer ends coverages.

Know your options. If your accident, critical illness, or hospital indemnity insurance coverages end, you may be eligible for portability, which allows you to continue your coverage for yourself and your dependents.

What you need to know

Q: What are my options once supplemental health insurance coverages through my employer end?

A: You can choose to:

- Discontinue coverage (no action required)
- Port your coverages to supplemental health insurance policies (action required)

Q: Can my dependents port their coverage(s)?

A: Dependents cannot port solely because they are no longer eligible but may port in the event of death, divorce, or dissolution of life partnership, subject to the same limits applicable to portability for the employee.

Q: How long can I keep my ported coverages active?

A: You can continue your supplemental health coverages for 12 months or until you reach age 70, whichever is greater. If you port your coverages at age 69, you may maintain coverage for an additional 12 months.

Q: When do I need to apply to port my group supplemental health insurance coverages?

A: Send your application and first premium payment within 31 days of the date coverage would otherwise end. During this 31-day period, your accident, critical illness, and hospital indemnity insurance coverages will remain active under your employer's group benefits plan at no additional cost to you.

Q: What are my billing options once I port coverage(s)?

A: You can choose to be billed monthly, quarterly, semi-annually, or annually. Bills will be sent to your home address upon porting coverage(s), and you'll be charged a \$5 per bill administrative fee on all direct bills. However, this fee is waived if you opt for ACH/electronic transfer of funds billing.



Mail completed forms and first premium payment to:

The Lincoln National Life Insurance Company
P.O. Box 0821
Carol Stream, IL 60132-0821

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LCN-3953721-120921

MAP 1/22 **Z02**

Order code: ACC-ACPOR-FLI001



Have questions?

Please contact Lincoln Customer Service at **877-815-9256** with questions or to receive a quote. Representatives are available between 8 a.m. and 8 p.m. Eastern, Monday through Thursday, and between 8 a.m. and 6 p.m. Eastern on Friday.



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