

Employer: This application is intended for insured employees who are terminating Private Pension employment, who may qualify to continue life insurance coverage. **Complete the *Employer Certification of Group Life Insurance*. Make a copy for your records and give the application to the employee.**

Employee: If you are under age 65, your group life insurance coverage will cease at the end of the month in which your employment terminates, or 30 days after the expiration of an approved leave of absence. You may continue your group term life insurance coverage if you meet the eligibility criteria and complete this application form. **If you do not apply, your coverage may lapse and cannot be reinstated.**

- **What is continuation coverage?**

Continuation is an inexpensive way to maintain full group term coverage until age 65, and a reduced amount of Basic coverage after age 65. Basic coverage is required in order to continue Supplemental or Additional coverage and you may continue only the coverage that is in effect when you terminate employment. Spouse and Dependent coverage cannot be continued.

- **Who is eligible to apply for continuation coverage?**

Complete the *Employee* sections of the form. You must have 20 years of service with your prior employer in order to continue coverage.

- **How much does it cost?**

When you continue group coverage, you pay premiums at the group rate that is in effect for your age and coverage amount. Premiums are due until age 65.

- **How do I apply?**

If you have 20 years of service with your employer:

- A. Your employer must complete the *Employer* section of the form.
- B. Complete the *Employee* section of the application and sign it.
- C. Send the application to Securian at the address below:

Securian
PO Box 259708
Madison, WI 53725-9708

Securian must receive your application for continuation coverage no later than 31 days after your group life insurance coverage ends.

- **What if I'm not eligible for continuation coverage?**

If you do not meet the eligibility requirements for continuation coverage, you may be eligible for conversion coverage. *Conversion* to an individual whole life policy is more expensive than group term coverage; however, the policy builds cash value and the coverage amount will not decrease in the future. You can convert all or a portion of your coverage. Your spouse/domestic partner and/or dependents who are insured under the Spouse and Dependent plan can also convert coverage.

To be eligible for conversion, you must have been covered by the group plan for at least six continuous full months at the time group coverage ends. To convert your group term coverage to a whole life policy, you must apply and pay the first premium no later than 31 days after your group coverage ends. Call Securian at 866-295-8690 to request *Conversion Information for State of Wisconsin and Public Employers' Group Life Insurance* (ET-2306).