

(Date of Notice)

(Employee)

(Address)

(City, State, Zip Code)

Re: Group Life Insurance Conversion and Portability Options

Termination Date of Employment:

Life Insurance Plan End Date:

Dear (Name of Employee):

You are receiving this letter to inform you of your Conversion and Portability options for the State Paid Life Insurance coverage you were provided as an employee of the Commonwealth of Kentucky.

The life insurance policy you had can be continued after your employment has terminated provided required premiums are current. You can convert your Group Life insurance benefits to an individual whole life policy. The conversion applies to the free basic coverage and/or any optional Life Insurance policies you may have had with the Commonwealth. No evidence of insurability will be required to convert your life insurance coverage to an individual whole life policy. Portability or porting allows employees and dependents to continue their Group Life insurance under a separate group policy. Medical questions (Statement of Health) must be completed to apply for Preferred Life Rates (lower) or increase the amount of life insurance you previously had under your former employer's plan.

You must request to convert or port your coverage within 31 days from the termination of your insurance. The policy with the Commonwealth provided you with a term life insurance policy at group rates. The conversion and portability policy rates are often higher than group rates because these rates are based on your age at the time employment ends.

MetLife has partnered with Barnum Financial Group to assist members with their life insurance continuation options. MetLife will generate and mail a packet directly to your mailing address. You may also receive a call from a financial professional who can guide you through the application process and answer any questions regarding your options.

Visit MetLife.com/continuation or contact MetLife Transition Solutions at 1-877-275-6387 Monday through Friday, 9:00 a.m. to 6:00 p.m. Eastern, to arrange for a financial professional from Barnum Financial Group to contact you directly. Reference group number 235782.

Sincerely,
(Your Name)
(Title)