SAMPLE – GROUP LIFE INSURANCE CONVERSION RIGHTS
(state-sponsored life insurance policy)

(Date of Notice)

(Employee)
(Address)
(City, State, Zip Code)

Re: Group Life Insurance Conversion Benefits

Dear (Name of Employee):

You are receiving this letter to inform you of your Conversion Rights for the State Paid Life Insurance coverage that you were provided while covered under the Commonwealth of Kentucky plan.

The life insurance policy that you had can be continued after your employment has terminated providing your required contributions are current. The policy includes the free basic coverage and/or any additional policy that you may had with our group. No evidence of insurability will be required to convert your life insurance coverage. However, you have 31 days from the termination of your insurance to convert your coverage to an individual whole life policy with the insurance carrier.

The current policy with the Commonwealth provides you with a term life insurance policy at group rates. The conversion policy rates will be higher than your group rates because the conversion rates will be based on your age at the time employment ends and a whole life insurance conversion policy.

If you are interested in converting your state paid life insurance coverage to an individual whole life policy with the carrier, you need to contact Nationwide at 866-356-2004.

Sincerely,

(Your Name)
(Title)