



Portability/Conversion Expectations

- Employee calls our customer service

- Do they speak with Customer Service Rep (CSR) or transferred elsewhere?

Call Customer Service and speak to CSR. We have a specific queue for Port/Con reps so if someone comes in on the wrong queue they may get transferred.

- What information do we obtain from the employee?

From the Notice we need to know, policy number, company name, benefit termination date and amount of coverage lost. Also ask for reason of termination as this may affect eligibility.

- What other details are discussed during this call?

Discuss rates and options available. If Portability is an option will discuss difference between Portability and Conversion and explain general details of both.

- What documents do we send the Employee?

If Portability, Customer Service will send the Portability application and the Portability Kit. If necessary, Customer Service can send the Notice to the Employee to give to the Benefit Administrator to complete if not completed on termination date.

- If any, are they sent via Fax, Email, Mail

Caller's choice, all are available.

- Do we clearly explain the deadline?

Conversion

If the caller goes ahead with the application Customer Service explains that the deadline will be on the letter they receive. If the caller does not go ahead with it they are told that if they decide to apply that they need to call back by a specific date.

Portability

Caller is always told what the deadline is.

- And if so, how? Do we send the Employee something in writing?

Deadline is provided verbally and not done in writing unless they apply for conversion in which case it is on the letter they receive.

- When the quote is sent to the Employee, who do they contact if they have questions?

Individual Customer Service for conversion. Group Customer Service for Portability. Employee would have phone number to call.

- What if they contact us close to the end of the 31 day timeframe.... do we offer an extension or provide an overnight mailing address for paperwork/first premium's check?

Employee needs to call Group Customer Service within the time frame. Depending on the policy and situs state there may be extensions beyond the initial conversion period. For example if the employee does not receive notice within 15 days they may get an additional 15 days to convert not to exceed the initial conversion period by 30 days. If we are approaching the max deadline (61 days in the previous example) when the EE calls then a rush request is sent to Individual Customer Service to generate the illustration. This is then faxed or emailed (preferably) or sent by overnight mail. The applicant is provided with an overnight address to mail the application back with their first premium payment within the deadline.



Portability/Conversion Expectations

- What happens if the paperwork/first premium's check arrives a day late?

Contract language is pretty specific as to when applications and checks have to be received.

- What are our guidelines/rules around Flexibility?

Again, contract rules are pretty specific around what is acceptable and what is not, generally speaking because the rules are very specific and rigid, there is not much flexibility.

- Exactly what information is needed to review an exception?

We would need to know the exact circumstances around why this is now moving into exception territory. The BA forgetting or not giving notice to the employee is not an acceptable reason as it is their responsibility to advise their employees of their options once they are terminated

- Are there additional steps to the acceptance process?

- i.e. Any additional forms that need to be completed and/or signed by the EE?

All forms are sent to the employee from Group Customer Service, the most important thing is the application, the notice (of portability or conversion) and a check being sent in a timely manner.

- How is the Policy sent to Employee (Mail, email...) **overnight mail**