How to keep my coverage

Group Term Life Insurance



Group name: Broward Health

Policy number: 751430

What is portability?

If you leave your job or your hours are reduced, you may lose your eligibility for Group Term Life Insurance coverage through your employer. Portability allows you to continue your coverage under the same group policy by paying your premiums directly to the insurance company (age limitations may apply).

What is conversion?

Conversion allows you to convert all or a portion of your Group Term Life Insurance to an Individual Whole Life Policy when you are no longer eligible for coverage under the group policy. Only Group Term Life Insurance is available for conversion. Minnesota employees may have the option of electing Term Life continuation in place of conversion. Contact Broward Health for more information.

Supplemental GroupTerm Life Insurance* is offered through Broward Health and pays a benefit to your beneficiary if you pass away during a specific period of time (known as a “term”). Generally the term of this coverage is one year and renews on an annual basis.

When you are no longer eligible for life insurance coverage, you will be given the opportunity to continue or “port” that coverage. Rates will be provided to you at that time. You will also have the option to convert Term Life Insurance coverage to an Individual Whole Life policy, instead of porting.

Why should I continue my life insurance coverage?

It’s important to consider how your loved ones would be affected if you passed away and they were left without your financial resources. Would they be able to pay their everyday expenses or would they need to make sacrifices?

Below are a few examples of how life insurance benefits could be used (coverage amounts may vary):

- Pay off any remaining medical bills, funeral costs and debts
- Provide ongoing financial support to your family
- Keep your family in your home by paying off the mortgage
- Fund your children’s education

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders.

ReliaStar Life Insurance Company, (Minneapolis, MN)
a member of the Voya® family of companies

VOYA®

	Portability	Conversion
Do I need to answer health questions?	You are not required to answer health questions. However, you're welcome to answer health questions for a preferred rate.	You do not need to answer health questions.
What are the coverage amount limits?	Coverage amounts* are limited to the amount of insurance you had in force prior to applying for portability. Your policy's provisions may limit the amount of coverage eligible for portability. You have the option to decrease the total amount of coverage you wish to continue.	You may convert any amount of coverage up to the amount you previously held.
Can I increase my coverage?	No	No
Can I also keep coverage on my spouse and/or child?	Spouse and Child coverage may only be ported if Employee coverage is ported.	Yes, you may convert Spouse and Child coverage.
Can my spouse and/or child keep coverage if I pass away?	Yes	Yes, your spouse and children can convert their insurance in the event you pass away.
Can my spouse keep coverage if we divorce?	Yes	Yes, a spouse can convert coverage if they are no longer considered an eligible spouse under the plan. Children would still be considered eligible under your coverage and thus could not convert.
Will my rates change over time?	Five-year, age-banded rates apply. Your rates will increase when you reach the next age band. Rates are included with the application. The insurer also has the right to increase rates in the future.	When you convert, you lock your premiums in and will pay the same rate for life with no increase in premium due to health or age. Rates and any fees are included with the application.
What are the age limits for applying?	Maximum age to port is 69.	You may convert coverage at any age.
When does my continued coverage end?	Standard termination age is 70.	Your Whole Life policy is payable to age 121.
How are premiums paid?	Ongoing payments can be made to the insurer via electronic funds transfer (EFT). If you choose not to utilize EFT, invoices will be sent directly to your home on a quarterly basis. Please note that all non-EFT payments may include a $3.50 processing fee for each payment.	
How long do I have to apply?	The application is due within 31 days of your life insurance eligibility under the group policy ending.	Application and first premium are due within 31 days of your life insurance eligibility under the group policy ending.
How do I apply?	You will receive your portability packet in the mail or from your employer. Please return the application to us within 31 days from the date you receive your packet. If you have any questions, we'll be happy to assist you. Please contact us at **1-800-955-7736.**	

* GAT2 Port Select. Age reductions may apply. Please see your certificate of coverage for more information.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Group Life Policy form #: ICC LP14GP. Portability Rider form #: ICC LR14GP-PTS or ICC14 LR14GP-PTA. Form numbers and product provisions may vary by state.

©2026 Voya Services Company. All rights reserved. CN4127085_0227

212302 212302_020125

PLAN | INVEST | PROTECT

VOYA®