

Facts About Your Conversion Privilege — Long Term Disability — New York



ELIGIBILITY

If you have been insured under your employer's Group Long Term Disability Insurance policy underwritten by the Union Security Life Insurance Company of New York for at least twelve consecutive months, you may be eligible to convert your Long Term Disability coverage at the time it terminates and become insured for Long Term Disability insurance under the Union Security Life Insurance Company of New York's Group Long Term Disability Conversion policy. If your employer's Group Long Term Disability policy replaced a similar plan of Group Long Term Disability insurance, the required twelve month period can be partially fulfilled by time insured under that plan.

Application for conversion coverage and the first quarterly premium must be made within 31 days of the date of termination from your employer's plan. You will not be requested to answer any health questions or take a physical.

In order for you to be eligible to convert, your Long Term Disability coverage must have terminated for one of the following reasons:

- (a) you resign;
- (b) you are laid-off or your employment is terminated;
- (c) you go on a leave of absence and your employer's coverage is not continued;
- (d) you changed your employment status to part-time and part-time employees are not covered by your employer's policy.

Should your coverage terminate for any of the following reasons, you are not eligible to convert:

- (a) your employer's Group Long Term Disability Insurance policy is terminated;
- (b) your employer's Group Long Term Disability Insurance policy is amended to exclude from coverage the class of employees to which you belong;
- (c) you fail to pay any contributions necessary to continue your insurance under your employer's policy;
- (d) you retire.

If at the time that your coverage is terminated you reside in a state that does not permit the conversion coverage or if you are disabled as defined in your employer's policy, you will also not be able to convert your coverage.

AMOUNT OF BENEFIT

The amount of monthly benefit will be equal to the percentage under the inforce group plan of insurance, but not to exceed 60% of your last monthly earnings insured under your employer's policy, rounded to the next higher multiple of \$1.00, to the maximum chosen by your employer not to exceed \$1,000. The LTD benefit is the applicable rate of benefit multiplied by your covered pre-disability monthly pay, minus the applicable Offset Amount. If the sum of benefits received from Other Sources, plus the LTD schedule amount, exceeds 70% of your pre-disability monthly pay, the LTD benefit will be further reduced by the excess.

This provides a brief description of the conversion privilege. It is not a contract of insurance. For costs and further details of conversion coverage, including exclusions, reductions, and limitations, please contact Sun Life Financial at 866.909.6065.

In New York, insurance products are underwritten by Union Security Life Insurance Company of New York (Fayetteville, NY) and administered by Sun Life and Health Insurance Company (U.S.) (Lansing, MI).

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