



# Frequently asked questions about portability and conversion

Your Guardian group benefits are a valuable source of added financial protection for you and your family. Should that end and your Guardian coverages are terminated, you may be able to continue coverage through your plan's benefit provisions. Here are frequently asked questions that may provide more understanding on next steps for you and your family.

## **What steps should you take if your benefits have been terminated and you want to port or convert your group coverage?**

If you are interested in applying for an individual billed policy, please contact Guardian at [national\\_conversions@glic.com](mailto:national_conversions@glic.com) immediately, as there are strict deadlines that must be met in order to exercise these privileges.

## **What information do you need to include in your email?**

Please include your name and your company's name. Guardian representatives can assist you more quickly if you have your group policy number included in your email. Your employer can assist you with locating your plan number.

## **Do you need to port or convert your coverage within a certain amount of time after termination?**

Yes. The application for conversion or portability must be made within 31 days from the date your insurance terminated, unless your plan specifies a different time frame. This includes submission of your completed application, along with any other required forms and payment of the initial premium.

Please review the conversion/portability provisions in your group certificate booklet for further information. Coverage is contingent upon underwriting approval and meeting applicable eligibility requirements.



## **Who can I contact for questions?**

For more information or to get answers to any other questions regarding your port or conversion privileges, please contact Guardian at [national\\_conversions@glic.com](mailto:national_conversions@glic.com) or call 800-433-5982, extension 5696.