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LifeMap Assurance Company®

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March 14, 2017

WASHINGTON COUNTY SCHOOL DISTRICT
TAMMARA ROBINSON
121 W TABERNACLE ST
St George, UT 84770

We are happy to announce that we have partnered with Gerber Life Insurance Company administered by HRMP (Gerber Life) to now administer the conversion privilege from group life policies to individual policies. An endorsement to your current policy is included with this letter, replacing the Conversion section. Please attach this endorsement to both your basic and voluntary group life policies and provide a copy to employees to include with their certificates of coverage.

Gerber Life has over 25 years of success and continues to provide industry leading insurance. A.M. Best—the impartial reporting firm that rates insurance companies on financial stability, management and integrity has awarded Gerber Life an "A" Excellent rating, indicating that they have a stable long-term outlook.

As a reminder, any employee whose life coverage is terminating or reducing has the option to convert their coverage to an individual policy within 31 days of that date. They would need to submit a completed HRMP Individual Life Conversion Request for Information Form and HRMP will send them an application and premium costs outline. Their completed application and premium will need to be submitted to HRMP within 31 days after the date of their group life insurance ending.

For your convenience, the HRMP Individual Life Conversion Request for Information Form can be found on the LifeMap website at LifeMapCo.com/Convert.

If you have any questions concerning this endorsement, please contact us at 1 (800) 794-5390.

Thank you for allowing LifeMap to serve your group's insurance needs.

Sincerely,

Casey Hermes
Manager, Contracts & Compliance

CONVERSION ENDORSEMENT

This endorsement is attached to and replaces the **CONVERSION** provision of the Group Policy and Certificate of Coverage and is effective on January 1, 2017, or the effective date of the Policy, whichever is later.

CONVERSION

This provision does not apply to Accidental Death and Dismemberment Insurance.

Subject to the conditions which follow, any person insured under this Policy may convert all or part of this coverage to an individual life insurance policy issued by Gerber Life Insurance Company (herein called Gerber Life) without Evidence of Insurability. Time served under this Policy will apply to the incontestability and suicide exclusion provisions of the conversion policy issued by Gerber Life.

A. ELIGIBILITY FOR CONVERSION

An insured person will be eligible to obtain an individual life insurance policy during the conversion period if his or her coverage, or any portion of it, ends under this Policy due to:

1. termination of employment;
2. termination of membership in an eligible class;
3. ceasing to be eligible according to the eligibility provisions of this Policy;
4. retirement; or
5. termination or reduction of benefit due to reaching a specified age as shown in the Coverage Outline.

B. TIME LIMIT FOR CONVERSION

An individual life insurance policy will be issued only if the insured person gives Gerber Life a written request to convert within 31 days of the date his or her coverage ends under this Policy.

The premiums for the first term of coverage for the individual policy must be paid before the policy will be issued. The conversion policy will take effect at the end of the 31 day conversion period.

C. CONVERSION POLICY BENEFITS

The conversion policy will be on an individual plan of life insurance offered by Gerber Life, except term insurance, and will not include any disability benefits. Premium rates for the conversion policy will be based on:

1. the person's gender and age at the date of issue of the whole life policy; and
2. the premium rates then in use by Gerber Life.

The face amount of the conversion policy must be at least \$1,000, and may not exceed the amount of group life insurance in force under this Policy on the last day of coverage.

D. CONVERSION WHEN THIS POLICY TERMINATES

If this Policy terminates or is amended so as to reduce or terminate insurance, the person's conversion rights are limited as follows:

1. Conversion is available only if the person was covered under this Policy for five years prior to the date of termination of insurance; and
2. The amount the person may convert is limited to the lesser of:
 - a. the amount of insurance which ended under this Policy, less any other group life insurance through the same Employer for which the person becomes eligible during the 31 day conversion period; or
 - b. \$10,000.

The face amount of the conversion policy must be at least \$1,000.

E. IF THE INSURED PERSON DIES

If the insured person dies during the 31 day conversion period, we will pay a life benefit under this Policy. The Proceeds payable will be the maximum amount available for conversion, whether or not application for conversion was made.

Any individual policy issued in accordance with this conversion provision must be surrendered without a claim and any premiums paid for it will be refunded.

F. PROTECTING THE RIGHT TO EXTENDED INSURANCE

Conversion to an individual policy will not void any right under extended insurance if all of the conditions of that provision are met within the time required. If insurance is extended, any individual policy issued in accordance with this conversion provision must be surrendered without a claim and any premiums paid for it will be refunded.

LIFEMAP ASSURANCE COMPANY