

Life and Accident Insurance Continuation/Conversion Matrix					
Reason Coverage Ends	Group Term Life	Group Universal Life	Optional Dependent Life	Basic AD&D	Voluntary AD&D
	Portability*	Continuation**	Portability	Conversion	Conversion
Employee Terminates Employment	Yes, to age 80^	Yes, to age 100	Yes, to age 80	Yes, to age 70	Yes, to age 70
Employee loses eligibility and is no longer in an eligible class under the group policy	Yes, to age 80^	Yes, to age 100	Yes, to age 80	Yes, to age 70	Yes, to age 70
Spouse no longer eligible due to divorce/legal separation	N/A	N/A	Yes, to age 80	N/A	N/A
Spouse loses coverage due to employee reaching age 70	N/A	N/A	N/A	N/A	Yes, to age 70
Child loses coverage due to ineligibility (No longer a dependent child of the employee)	No	N/A	Yes, able to convert policy	N/A	Yes
Employee loses a portion of coverage and still in an eligible class under the group policy due to: <ul style="list-style-type: none"> • Reduction in hours • Age Reduction Schedule (35% at age 70) 	No No	No No	No No	No No	No No

* If you are losing coverage due to retirement or disability, you will be offered the option to convert your basic life coverage.

^ Coverage is limited to age 80

** Conversion option is also available for GUL plan. For more information, contact Prudential at 1-877-889-2070