

2018 Continuation/Conversion Matrix

Life 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
<b>Employee Terminates Employment</b>	Yes, to age 80^	Yes, to age 100	Yes, to age 80	Yes, to age 70	Yes, to age 70
<b>Employee loses eligibility and is no longer in an eligible class under the group policy</b>	Yes, to age 80^	Yes, to age 100	Yes, to age 80	Yes, to age 70	Yes, to age 70
<b>Spouse no longer eligible due to divorce/legal separation</b>	N/A	N/A	Yes, to age 80	N/A	Yes, to age 70
<b>Spouse loses coverage to due to employee reaching age 70</b>	N/A	N/A	N/A	N/A	Yes, to age 70
<b>Child loses coverage due to ineligibility (No longer a dependent child of the employee)</b>	No	N/A	Yes, able to convert policy	N/A	Yes
<b>Employee loses a portion of coverage and still in an eligible class under the group policy due to:</b>					
- Reduction in hours	No	No	No	No	No
- Age Reduction Schedule (35% at age 70)	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					