



H & H Automotive

566356

Coverage Continuation Options

Dear Valued Employee,

We have record that you have elected one or more of the following benefits through your employer. As you are leaving employment, you do have the opportunity to continue these programs.

Difference between Porting and Converting:

- **Porting a policy:** allows an employee/dependents to continue insurance at a comparable rate as the group rate.
- **Converting a policy:** allows an employee/dependents to convert insurance to an individual insurance policy at a higher rate than the group rate.

These products can be ported:

- Accident
- Cancer
- Hospital Indemnity
- Critical Illness

This product can either be converted or ported:

- Voluntary Life

If you would like to learn more about your continuation options, please call Guardian to discuss. A knowledgeable representative will walk you through your options, rates and payment options.

Contact Guardian at:
800-433-5982, option 1, extension 5696

We thank you for considering this offer!