

Dear Participant:

Changes in your eligibility status with HelloFresh, such as leaving the company, becoming disabled, or losing coverage eligibility, may present two options to maintain certain Unum benefits you previously selected or enrolled in. These benefits may include Group Life/AD&D Insurance, Specified Disease, Accident, or Hospital Insurance and can be continued through either a Portability or Conversion option.

What is Portability?

Portability allows you to maintain your Basic Life, Voluntary Life and AD&D, Specified Disease, Accident, and/or Hospital insurance coverage at group rates even after eligibility changes. The ported Life coverage does not accumulate any cash value. It's crucial to note that in certain situations, Life and AD&D coverage may not be ported, such as departure due to illness or injury, or confinement to a hospital or home.

What is Conversion?

Conversion refers to the process of converting your Basic Life and/or Voluntary Life insurance into an Individual Whole Life policy. This type of policy accumulates cash value over time. Premiums are paid at an individual rate, which are typically higher than group rates. The legal right to convert your policy is guaranteed under specific circumstances.

Important!

Don't miss your chance to keep your additional insurance benefits. After your coverage ends, you have just 90 days to apply. While there is a 90-day period to apply, coverage is not continued for the entire 90 days. Under the terms of the group insurance policy, your life insurance coverage may be extended for a limited period. You can access the Unum conversion/portability overview and forms by benefit and state if applicable on www.myhellofreshbenefits.com. If you have any questions, please contact **Unum at 866.679.3054**.

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Thank you,
HelloFresh