

Continuation of Coverage for Retirement or Termination

How do I continue insurance coverage after retirement or termination?

Employees retiring or terminating must contact insurance carriers directly and submit required forms and payment **within 30 days of termination/retirement** in order to continue coverage. Employees can continue coverage one of the following ways:

COBRA (TRS Medical)

Eligible for continuation under COBRA; contact WellSystems at cobra@wellsystems.com or call 844-752-5146.

COBRA (Dental, Vision, MEDlink, and FSA)

Continues coverage under the group policy for up to 18 months. After termination with your district, you will receive a COBRA enrollment packet in the mail 2-3 weeks after the termination date. You have 60 days to enroll in this option. You can contact National Benefit Services at 800-274-0503.

Health Savings Accounts (National Benefit Services)

Health Savings Accounts require no action to continue after separation from your employer. Your account and funds will remain open and available. Call 855-399-3035 for assistance.

Telehealth (MDLIVE)

You can contact MDLIVE at 888-365-1663 for continuation of coverage.

Accident (United Health Care)

This plan is portable and a bank draft form is required for payment. Please contact United Health Care at 800-539-0038 to set up your policy and coordinate payment. Policy #304657

Cancer (Loyal American)

This plan is eligible for portability; an application and bank draft form must be completed. Call Loyal American at 800-366-8354 to set up your policy and coordinate payment. Policy #1500



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Critical Illness (UNUM)

This plan is eligible for continuation, an application and bank draft form must be completed. Call UNUM at 866-679-3054 to convert coverage to an individual policy. (Ask FBS representative for policy numbers)

Identity Theft Protection (ID Watchdog)

Eligible for continuation through direct billing basis (via credit card). Contact ID Watchdog at 800-970-5182

Basic, Voluntary and AD&D (UNUM)

This plan is eligible for conversion or portability. An application must be completed within 31 days. Visit www.etxebc.com to print the forms. You can contact UNUM at 866-220-8460, have your coverage amount and policy number ready. (Ask FBS representative for policy numbers)

Life Insurance (5 Star)

A form must be submitted to the insurance company to continue coverage and set up direct billing. For more information contact 5 Star Life at 866-863-9753.

Portability

Continues coverage under the group policy. Portability does not create an individual policy. Your premiums may increase/decrease because they are solely based on the coverage functionalities under the rules/ guidelines of the group policy. Coverage amounts will follow the same reduction schedule of the group policy. Ported coverage that has reduced may be converted. Coverage terminates at age 70. *You are not eligible to apply for portable coverage for yourself and your dependents, if you have a medical condition which has a material effect on life expectancy. In addition, a dependent is not eligible for portable coverage if he or she has a medical condition which has a material effect on life expectancy.*

Conversion

Conversion moves coverage to an individual policy. Conversion premiums are much higher, but conversion gives you ownership of the policy. Coverage is not subject to the reduction schedule of the group policy.