

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)

Continue 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 (HSA Bank)

Health Savings Account require no action to continue after separation from your employer. Your account and fund will remain open and available. If you have questions regarding your HSA, please contact HSA Bank at 1-800-357-6246.

Telehealth (MDLIVE)

You can contact MDLIVE at 800-400-6354 for continuation of coverage.

Accident (American Public Life)

Eligible for continuation through direct billing basis with the insurance company; policy must be in force for 12 months to be portable, contact American Public Life at 800-256-8606.

Cancer (American Public Life) Group #13041

Eligible for continuation through direct billing basis with the insurance company; policy must be in force for 12 months to be portable, contact American Public Life at 800-256-8606.

Critical Illness (UNUM)

This plan is eligible for conversion and an application and bank draft form must be completed. Call UNUM at 800-679-3054 to convert coverage to an individual policy.



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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)

Eligible for portability or conversion. A form must be submitted to the insurance company within 30 days in order to continue coverage. For more information, contact your school district benefit administrator or visit www.tipsebc.com to print the forms.

Life Insurance (5Star)

Eligible for continuation through direct billing basis with the insurance company; contact 5Star Life Insurance at 1-866-863-9753.

Emergency Transportation (MASA)

Eligible for continuation through direct billing basis (via credit card). Contact MASA at 800-423-3226.

Portability

Continues coverage under the group policy. Portability does not create an individual policy. Premiums change as premiums change for the group policy and coverage functions under the rules/guidelines of the group policy. Coverage amounts will follow the same reduction schedule of the group policy. Coverage terminates at age 70.

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.