

# Continuation of Coverage for Retirement or Termination Texarkana ISD

## 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](mailto: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.

### Telehealth (MDLIVE)

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

### Cancer (American Public Life) Group # 13311

This plan is eligible for conversion and an application and bank draft form must be completed. Call APL at 800-256-8608 to convert coverage to an individual policy.

### Basic, Voluntary Life with AD&D (UNUM) Group# 422284

This plan is eligible for conversion or portability. An application must be completed within 31 days. Visit [www.mybenefitshub.com/texarkanaisd](http://www.mybenefitshub.com/texarkanaisd) to print the forms. You can contact UNUM at 866-679-3054.

### Health Savings Account (HSA Bank)

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

### 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. 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.