

# Separation of Service for Retirement or Termination

## How do I continue insurance coverage after retirement or termination?

### COBRA (TSHBP Medical Plans )

Eligible for continuation under COBRA: Contact your Care Coordinator at 888-803-0081.

### COBRA (Dental, Vision, and Medical FSA\*)

You can continue coverage under the group policy for a limited time, generally 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 for more information.

### Health Savings Accounts (EECU)

Health Savings Accounts require no action to continue after separation from your employer. Your account and funds will remain open and available. Contact EECU at 817-882-0800.

### Telehealth (MDLIVE)

You can contact MDLIVE at 888-365-1663 for individual rate information and to set up an individual plan.

### Hospital Indemnity (Cigna) Group # HC961005

This plan is eligible to be continued on a direct billing basis. An application must be completed. Please call Cigna at 800-997-1654 for more information.

### Emergency Transportation (MASA) Group # MKJOSH

The Platinum plan is eligible for continuation through direct billing basis (via credit card). If you are enrolled in the Emergent plan, you are eligible to increase your coverage to the Platinum plan to keep after you have left your employer. Find the MASA port flyer on your benefit's website and email to [b2badmin@masa.global](mailto:b2badmin@masa.global) to continue your MASA coverage.

### Identity Theft Protection (ID Watchdog)

Eligible for continuation through direct billing basis (via credit card). Contact iLock 360 at 512-600-5200.

\*\*Certain restrictions may apply

See reverse side for more information.



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## **Critical Illness (The Hartford) Group # 884447**

This plan is eligible for continuation under a group portability policy. Please contact The Hartford at 800-523-2233 for more information.

## **Cancer Plan (American Public Life) Group # 18186**

This plan is eligible for conversion after the policy has been in force for at least 12 months, and an application and bank draft form must be completed. Please call American Public Life at 800-256-8606 to convert coverage to an individual policy.

## **Individual Life Insurance - Family Protection Plan (5Star)**

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

## **Basic, Voluntary Life and AD&D (The Hartford)**

This plan is eligible for conversion or portability. An application must be completed within 31 days. Visit [www.mybenefitshub.com/joshuaisd](http://www.mybenefitshub.com/joshuaisd) to print the forms. You can contact The Hartford at 877-320-0484, have your coverage amount and policy number ready.

## **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 terminated due to the cancellation of the group policy may be converted. See policy certificate for full details.

## **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. See policy certificate for full details.

NOTE: Employees retiring or terminating must contact insurance carriers directly and submit required forms and payment within 31 days of termination/retirement in order to continue non-COBRA coverage.

Forms and Information can be found at [www.mybenefitshub.com/joshuaisd](http://www.mybenefitshub.com/joshuaisd)

## **Questions?**

Should you have questions or need assistance contact Financial Benefit Services at 800-583-6908

