

# Separation of Service Retirement or Termination

How do I continue insurance coverage after retirement or termination?

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

You can 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 and you pay first premium payment. You can contact National Benefit Services at **(800) 274-0503** for more information.

## **Cancer (APL) Group # 24692**

This plan is eligible for continuation through direct billing basis with the insurance company if coverage has been in force at least 12 months. To set up your policy and coordinate payment, please contact APL at **(800) 256-8606**.

## **Critical Illness (Unum) Group # 441262**

This plan is eligible for portability for anyone insured under the plan. For additional questions, contact Unum directly at **(866) 679-3054**.

## **Hospital Indemnity (Unum) Group # 441263**

This plan is eligible to be continued on a direct billing basis. An application must be completed. Please call Unum at **(877) 683-8601** 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**.

## **Accident (United Health Care) Group # 309054**

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.

# Vanguard Academy

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### Identity Theft Protection (iLOCK360)

Eligible for continuation through direct billing basis. Contact iLOCK360 at **(855) 287-8888**.

### Individual Life (5 Star)

A 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**.

### Voluntary Life Insurance (Lincoln Financial Group) Group# 00400266014

These plans are eligible for conversion or portability. An application must be completed and payment made within 31 days. Visit [www.mybenefitshub.com/vanguardac](http://www.mybenefitshub.com/vanguardac) to print the forms or see forms attached. You can contact Lincoln Financial Group at **(800) 423-2765**, have your coverage amount and Group/Policy number ready.

#### Portability

The option to port current coverage allows you to continue coverage under the group policy and does not create an individual policy. Your premiums will change as premiums increase/decrease because they are solely based on the coverage functions under the rules and 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. 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

Converting your coverage transitions your benefit into 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 former group policy.

**NOTE:** 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 non-COBRA coverage.

#### Questions?

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

