

Continuation of Coverage at Retirement or Termination

How do I continue insurance coverage after retirement or termination?

COBRA (BCBS Medical and Dental)

Contact your district benefits department at 432-240-1952 for information regarding COBRA continuation of Medical and Dental coverage.

COBRA (Vision 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. Contact National Benefit Services COBRA Department at 800-274-0503 for more information.

Hospital Indemnity (The Hartford) Group #681451

This plan is eligible for portability. An application must be completed and payment made within 31 days. Contact The Hartford at 860-547-5000 for more information.

Telehealth (MDLIVE)

You can contact MDLIVE at 800-400-6354 for an individual plan quote.

Basic Life Group #682481 and Voluntary Life Group #682482 Insurance (UNUM)

These plans are eligible for conversion or portability. An application must be completed and payment made within 31 days. Contact UNUM at 800-421-0344 for more information.

Accidental Death & Dismemberment (AD&D) Insurance (UNUM) Group #682481

This plan is eligible for conversion or portability. An application must be completed and payment made within 31 days. Contact UNUM at 800-421-0344 for more information.

Individual Life with Quality of Life Rider (5 Star)

Eligible for continuation through direct billing basis with the insurance company. Your premium will remain the same. Contact 5 Star Insurance at 1-866-863-9753 for more information.

See reverse side for more information.



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Cancer (APL)

This plan is eligible for portability. An application must be completed and payment made within 31 days of termination. Please call APL at 800-256-8606.

Critical Illness (UNUM) Group #682480

This plan is eligible for portability. An application must be completed and payment made within 31 days. Contact UNUM at 800-421-0344.

Accident (The Hartford) Group #681451

This plan is eligible for portability. An application must be completed and payment made within 31 days. Contact The Hartford at 860-547-5000.

Emergency Transportation (MASA)

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 benefits website and email to b2badmin@masa.global to continue our MASA coverage.

- 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.

Important Note: You must contact insurance carriers directly and submit required forms and payment **within 31 days of termination/retirement** in order to continue non-cobra coverage.

*restrictions apply.

Questions?

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

