



# Continuation of Coverage for Retirement or Termination

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

### COBRA (TRS Medical)

Eligible for continuation under COBRA:

- For TRS ActiveCare, contact BSwift at 833-682-8972.
- For Central and North Texas Baylor Scott and White HMO Contact Wage Works/Conexis at 877-266-3947.

### COBRA (Dental and Vision)

You can continue coverage under the group policy for up to 18 months. After termination with your school, 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 Belton ISD at 254-215-2074 or 254-215-2072.

### Health Savings Accounts

HSAs require no action to continue after separation from your employer. Your account and funds will remain open and available.

- For accounts with HSA Bank contact: 800-357-6246

### Hospital Indemnity (MetLife) Group #

This plan is eligible for continuation under a group portability policy. Please contact MetLife directly at 800-438-6388 to set up direct billing.

### Accident (MetLife) Group #

This plan is eligible for continuation under a group portability policy. Please contact MetLife directly at 800-438-6388 to set up direct billing.

### Cancer (Guardian) Group #00575448

This plan is eligible for continuation under a group portability policy. Please contact Guardian directly at 800-541-7846 for more information.

### Grandfathered Cancer (Allstate)

This plan is eligible for continuation through direct billing basis with the insurance company, with certain stipulations. Please contact Allstate directly at 800-521-3535 for more information.

### Individual Life Insurance (Texas Life)

A form must be submitted to the insurance company to continue coverage and set up direct billing. Please contact TX Life at 800-283-9233 for more information.

### Critical Illness (MetLife) Group #

This plan is eligible for continuation under a group portability policy. Please contact MetLife directly at 888-438-6388 for more information.



# Continuation of Coverage for Retirement or Termination

## Emergency Transportation (MASA) Group #B2BBELTON

If you are enrolled in the Emergent Plus plan, you are eligible to increase your coverage to the Platinum plan to keep after you have left your employer. Find the MASA Portability application flyer on your benefit's website and email continue your MASA coverage.

**Basic Life and Voluntary Life Insurance (MetLife) Group #** Basic life is available for conversion only. The Voluntary life plans are eligible for conversion or portability. **Important—An application must be completed and payment must be made within 31 days.** All Ported policies end at age 70.

## Portability

Should you leave Belton Independent School District, you will have the option to continue group term coverage (portability) under a different policy, subject to plan design and state availability. Rates will be based on the experience of the ported group and MetLife will be you directly. Rates may be higher than your current rates. Contact MetLife at 888-252-3607.

## 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 group policy. Contact MetLife at 877-275-6387.

**IMPORTANT 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.**

## Questions?

Should you have questions, or need assistance, contact Belton ISD at 254-214-2074 or 254-215-2072

