

Separation of Service for Retirement or Termination

How do I continue insurance coverage after retirement or termination?

YOU HAVE OPTIONS!

You can continue coverage in the following ways.

COBRA (TRS Medical)

Eligible for continuation under COBRA; contact bswift by calling 833-682-8972.

COBRA (Dental, Vision, and FSA)

Continues coverage under the group policy for up to 18 months. You will receive a COBRA enrollment packet in the mail 2-3 weeks after your termination date. You have 60 days to enroll. Contact National Benefit Services at 800-274-0503.

Health Savings Accounts (NBS)

Health Savings Accounts require no action to continue after separation from your employer. Your account and funds will remain open and available. Contact NBS at 855-399-3035.

Telehealth (MDLIVE)

Contact MDLIVE at 888-365-1663 for individual rate and plan information.

Cancer (American Public Life) Group # 26057

This plan is eligible for continuation, an application and bank draft form must be completed. Contact APL at 800-256-8606 to convert coverage to an individual policy.

Emergency Transportation (MASA)

To convert to individual coverage, you must convert to the Platinum plan. Find the MASA port flyer on your benefits website (www.mybenefitshub.com/drippingspringsisd) and email to b2badmin@masa.global to continue your coverage.

Identity Theft Protection (ID Watchdog)

Eligible for continuation through direct billing basis. Contact ID Watchdog at 800-970-5182.

Hospital Indemnity (CHUBB) Group # 100000134

This plan is eligible to be continued on a direct billing basis. An application must be completed. Contact CHUBB 888-499-0425 or email CWBPortabilityConversion@Chubb.com for more information.

Accident (CHUBB) Group # 100000134

This plan is eligible to be continued on a direct billing basis. An application must be completed. Contact CHUBB 888-499-0425 or email CWBPortabilityConversion@Chubb.com for more information.

Critical Illness (CHUBB) Group # 100000134

This plan is eligible to be continued on a direct billing basis. An application must be completed. Contact CHUBB 888-499-0425 or email CWBPortabilityConversion@Chubb.com for more information.

See reverse side for more information.



Separation of Service for Retirement or Termination

Individual Life Insurance (5Star) Family Protection Plan

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.

Basic Life (CHUBB) Group# 100000134

This plan is eligible for portability and conversion. An application must be completed. Contact CHUBB 888-499-0425 or email CWBPortabilityConversion@Chubb.com for more information. Visit www.mybenefitshub.com/drippingspringsisd to print the forms.

Voluntary Life and AD&D (CHUBB) Group# 100000134

This plan is eligible for portability and conversion. An application must be completed. Contact CHUBB 888-499-0425 or email CWBPortabilityConversion@Chubb.com for more information.

Portability

Portability allows you, your spouse or child(ren) to continue (or “port”) Life and/or AD&D coverage at group rates. The ported coverage will be subject to the same provisions contained in your employer’s group life insurance policy.

Important: When a life insurance claim is submitted to Chubb on an individual who died within two years of the date that portability coverage became effective, Chubb reviews medical records to determine whether the deceased individual was eligible for portability. If Chubb determines the deceased individual wasn’t eligible for portability due to any of the restrictions outlined in your Group Term Life certificate, the beneficiary will not receive the portability amount elected. Instead, the beneficiary will receive a significantly reduced benefit (or possibly no benefit at all). Please see the Portability section of your employer’s group policy for an explanation of how the benefit may be reduced. If after reading the information on this page you believe you and/or your dependents aren’t eligible to elect portability coverage, remember that you and your dependents may qualify for conversion coverage. Contact your employer for the conversion application form and rates.

Conversion

Conversion allows you and your dependents to purchase individual life insurance policies (but not AD&D) at rates that may be higher than portability rates. The policy you convert to will be different from the coverage you had under your employer’s group life insurance policy. If your policy has a Conversion privilege, please contact your benefits administrator or Chubb for the appropriate form. Conversion does not have the same restrictions noted above for Portability.

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?

Contact Financial Benefit Services at 833-453-1680.