

Separation of Service for Retirement or Termination

How do I continue insurance coverage after retirement or termination?

COBRA (Medical Plans)

Eligible for continuation under COBRA:

(TRS ActiveCare Plans) Contact bswift by calling 833-682-8972.

(Central and North Texas Baylor Scott and White HMO) Contact WageWorks/Health Equity at 877-722-2667.

COBRA (Dental, Vision, 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 your termination date. You have 60 days to enroll in this option and pay your first premium payment. You can contact **National Benefit Services at 800-274-0503** for more information.

Health Savings Accounts (ECCU)

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

Identity Theft Protection (ID Watchdog)

This plan is eligible for continuation through direct billing basis (via credit card). Contact ID Watchdog at 800-970-5182.

Telehealth (MDLIVE)

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

Cancer (American Public Life) Group #13139

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 APL at 800-256-8606 to convert coverage to an individual policy.

Individual Life Insurance (Texas Life)

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

Individual Life Insurance (5Star) -Family Protection Plan

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.

Long Term Care (Unum) Group # 94963

This plan is eligible for continuation through direct billing basis. Contact Unum at 800-227-4165.

QUESTIONS?

Should you have questions, or need assistance, contact Financial Benefit Services at 833-453-1680.



ARLINGTON ISD

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Basic Life and Voluntary Life Insurance and AD&D (Unum) Basic Group # 448241, Voluntary Group #448242

This plan is eligible for conversion or portability. An application must be completed within 31 days. Visit www.myaisdbenefitshub.net to print the forms. You can contact UNUM at 800-445-0402, have your coverage amount and policy number ready.

Portability

Porting coverage continues your benefit under the group policy. Portability does not create an individual policy. Your premiums may increase/decrease because they are solely based on the coverage functionalities under the rules/ 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

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.

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 Financial Benefit Services at 833-453-1680.