



## 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.

#### **COBRA (Dental, Vision, and 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 (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.

#### **Supplemental Benefits**

Most of the information needed for your Supplemental policies to port, convert or set up direct billing is located on the employee benefits website: [www.mybenefitshub.com/burlesonisd](http://www.mybenefitshub.com/burlesonisd)

#### **Telehealth and Behavioral Health (RECURO)**

Please contact RECURO at (855) 673-2876 for individual rate information and to set up an individual plan.

#### **Hospital Indemnity (Cigna) Group #HC961014**

This plan is eligible to be continued on a direct billing basis. An application must be completed. Please call Cigna (800) 754-3207 for more information.

#### **Cancer (American Public Life) Group # 10103**

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.

\*Certain restrictions may apply





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### Identity Theft Protection (Experian)

This plan is eligible for continuation through direct billing basis (via credit card). Please contact Experian at (855) 797-0052.

### 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 benefit website and email to b2badmin@masa.global to continue your MASA coverage.

### 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.

### Basic Life, Voluntary Life, and AD&D Insurance (UNUM) Group #147821 & #147822

This plan is eligible for conversion or portability. You can contact UNUM at (866) 220-8460 directly for more information. You will receive a packet in the mail with full continuation details.

#### 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 Higginbotham Public Sector at 833-453-1680.

