



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 dental and vision coverage under the group policy for a limited time, generally 18 months. You may be eligible to continue your FSA through the end of your plan year. 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. For FSA you can contact **Higginbotham at 877-258-5419** 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.

Telehealth (MDLIVE)

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

Hospital Indemnity (The Hartford) Group # VHI-681612

This plan is eligible for continuation through portability. You can contact The Hartford at 860-547-5000 for more information.

Cancer (American Public Life) Group # 12906

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.

Critical Illness (Lincoln Financial Group) Group # 583053

This plan is eligible for continuation, and an application and bank draft form must be completed. Call Lincoln Financial Group at 800-423-2765 to convert coverage to make the plan portable.

** Certain restrictions may apply

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Emergency Transportation (MASA) Group # MKBISD

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.

Identity Theft Protection (Experian)

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

Basic Life, Voluntary Life and AD&D (Lincoln Financial Group)

Basic Life Group # 10276052

Voluntary Life and AD&D Group # 400276053

These plans are eligible for conversion or portability. For more information contact Lincoln Financial Group at 800-423-2765.

- **Portability**

The option to port current coverage allows you to continue coverage under the group policy and does not create an individual policy. Your premiums will change as premiums change for the group policy and coverage functions under the rules/ guidelines of the group policy.

- **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.

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.

