



## Separation of Service for Retirement or Termination

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

#### **COBRA (Medical Plans-Allegiance)**

Eligible for continuation under COBRA, contact Allegiance at 800-259-2738 x3754 or email [COBRA-team3@askallegiance.com](mailto:COBRA-team3@askallegiance.com).

#### **COBRA (Dental, Vision, and FSA)\***

You can continue coverage under the group policy for a limited time, generally 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 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.

#### **Telehealth (Recurro )**

Individual plan options are available at [www.recurohealth.com](http://www.recurohealth.com) or call 855-673-2876.

#### **Accident (The Hartford) Group #395308\***

Coverage may be continued under a group portability policy to the age of 80. Contact The Hartford at 877-320-0484 for more information.

#### **Cancer (CHUBB) Group #1000000198**

This plan may be eligible to be continued with CHUBB directly. CHUBB will mail information to your home after your termination regarding continuing coverage. However, you may request information and ask questions about this process by contacting CHUBB at [CWBPortabilityConversion@Chubb.com](mailto:CWBPortabilityConversion@Chubb.com) or call 888-499-0425.

#### **Hospital Indemnity (The Hartford) Group #395308\***

This plan is eligible for continuation through a portability policy. You can contact The Hartford at 877-320-0484 for more information.

\*Certain restrictions may apply





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### Basic Life (Unum) Group #657071

### Voluntary Life Insurance and AD&D (Unum) Group # 657072

Basic and Voluntary Life Insurance plans are eligible for conversion or portability. AD&D benefits are eligible for portability only. An application must be completed within 31 days. You can contact UNUM at 800-421-0344 for more information.

### Permanent Life with LTC (Trustmark)

Contact Trustmark Customer Care to request direct billing at 800-918-8877.

## Definitions and Deadlines

### Portability

Porting coverage continues 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.

### Important Notes

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.

Available portability and/or conversion forms are under each benefit on the benefit website: [www.gcisdbenefits.com](http://www.gcisdbenefits.com).

### Questions?

Should you have questions, or need assistance, contact Higginbotham Public Sector at 833-453-1680.

