



Separation of Service for Retirement or Termination

How do I continue insurance coverage after retirement or termination?

COBRA (Medical, 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.

Hospital Indemnity (Lincoln Financial Group)

This plan is eligible to be continued on a direct billing basis. An application must be completed. Please call Lincoln Financial Group at (800) 423-2765 for more information.

Telehealth (MDLIVE)

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

Cancer and Accident (CHUBB) Group # 100000142

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 or call (866) 324-8222.

Critical Illness (Lincoln Financial Group)

This plan is eligible for continuation through direct billing basis with the insurance company, with certain stipulations. Please contact Lincoln Financial Group directly at (800) 423-2765 for more information.





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Individual Life Insurance (Texas Republic Life)

A form must be submitted to the insurance company to continue coverage and set up direct billing. For more information contact Texas Republic Life at **(512) 330-0099**.

Identity Theft Protection (Experian)

This plan is eligible for continuation through direct billing basis (via credit card). Contact Experian at **(888) 397-3742**.

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.

Basic, Voluntary and AD&D (CHUBB)

Basic life is available for conversion only. The Voluntary and AD&D life plans are eligible for conversion or portability. An application must be completed and payment must be made within 31 days. You may contact CHUBB at **866) 324-8222**.

CWBPortabilityConversion@Chubb.com

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.

Questions?

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

