



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.

(West Texas Blue Essentials HMO) Contact COBRA Administration at 888-541-7107.

(Baylor Scott & White) Contact WageWorks at 877-722-2667.

(TSHBP) Contact your Care Coordinator at 888-803-0081.

(BCBS, Curative, & UHC) National Benefits Services see information below.

COBRA (Medical, 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. You can contact **National Benefits Services at 800-679-3054** 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."

Family Wellness & ID Protection (Experian) Group #8233492

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

Accident (The Hartford) Group # 715266

This plan is eligible for continuation through portability. Contact The Hartford at 877-320-0484 for more information.

Hospital Cash (CHUBB) Group #100000137

This plan is eligible to be continued on a direct billing basis. An application must be completed. Please call CHUBB 888-499-0425 or email CWBPortabilityConversion@Chubb.com for more information.

Emergency Transportation (MASA) Group # WTEBC

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.

****Certain restrictions may apply to your COBRA Medical plan per employer.*





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Critical Illness (CHUBB) Group #100000137

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 888-499-0425.

Cancer (CHUBB) Group #100000137

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 888-499-0425.

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 and Voluntary Life Insurance and AD&D***

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.

***Your Benefits Administrator can provide you with your policy number.

Questions?

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

