



# Separation of Service for Retirement or Termination



**How can I keep my coverage after retirement or termination?** Employees retiring or terming will need to contact insurance companies directly to submit required forms and payment **within 30 days of termination date** in order to keep the benefits listed below:

**TRS Medical Plans**—Contact your school district administrator or call BC/BS directly at 866-355-5999 for ActiveCare with any questions.

**COBRA Dental and Vision** – Employees can continue CIGNA Dental and Superior Vision for up to 18 months through COBRA, if you had coverage prior to leaving. Within 14 to 21 days you should receive a COBRA Packet in your mailbox from National Benefit Services (NBS). To enroll in COBRA coverage, complete the election form in the packet and send with your payment directly to NBS. You can contact NBS with questions at 800-274-0503.

**American Public Life (APL) Group Cancer** (policy #13254) —This plan is portable by calling 800-256-8606 to advise the insurance company you would like to set up your policy on direct bill through bank draft for your premium payment. **Bank Draft form required to be submitted to insurance company.\***

**Unum Voluntary Group Life & AD&D**— This plan has a portability or conversion option. The differences between portability and conversion are listed below. If you have any questions regarding premiums for either of these options, call UNUM at 800-421-0344. **Portability/Conversion form required to be submitted to insurance company.\***

**Portability:** *When you apply for **portability**, your coverage remains part of the group plan. Premiums will change, however, your coverage is still tied to the group plan and is not an individual policy. Portability coverage continues to function under the rules/guidelines of the group plan. Portability coverage terminates at age 70.*

**Conversion:** *When you apply for **conversion**, your group coverage converts to an individual policy. Conversion premiums are much higher but now you own the policy.*

**American Public Life Accident** (policy #13254) - This plan is portable by calling 800-256-8606 to advise the insurance company you would like to set up your policy on direct bill through bank draft for your premium payment. **Bank Draft form required to be submitted to insurance company.\***

**ID Watchdog Identity Theft** (policy #1019)- To continue coverage call IDWatchdog at 800-774-3772. You will be required to pay a year of premiums via credit card to continue coverage.

**\*Forms may be obtained from each carrier.**



**Financial Benefit Services, LLC**  
*The Total Benefit Solution*