



Separation of Service for Retirement or Termination

How do I continue insurance coverage after retirement or termination? Employees retiring or terminating must contact insurance carriers directly and submit required forms and payment **within 30 days of termination/retirement** in order to continue coverage. Employees can continue coverage one of the following ways:

- **COBRA (TRS Medical)**—Contact your school district benefit administrator or call Blue Cross/Blue Shield at 866-355-5999.
- **COBRA (Dental and Vision Only)**—continues coverage under the group policy for up to 18 months. You should receive a COBRA packet from NBS in the mail within 14 to 21 days of your termination date. To enroll in COBRA coverage, complete the election form in the packet and send with your payment directly to NBS.
- **Portability**—Portability continues coverage under the group policy. Portability does not create an individual policy. Premiums change as premiums change for the group policy and coverage functions under the rules/guidelines of the group policy. Coverage terminates at age 70.
- **Conversion**—Conversion moves coverage to an individual policy. Conversion premiums are much higher, but conversion gives you ownership of the policy.

Dental (Cigna)/Vision (Superior) - Elect coverage through COBRA with NBS. You can contact NBS with questions at 800-274-0503.

Life Insurance (Cigna) - Both portability and conversion are available for this plan. A form must be submitted to the insurance company to continue coverage. For more information, call Cigna at 800-362-4462.

Accident (American Public Life) - This plan is portable and a bank draft form is required for payment. Please contact APL at 800-256-8606 to set up your policy and coordinate payment.

Cancer (American Public Life) - This plan is eligible for conversion, and an application and bank draft form must be completed. Call APL at 800-256-8606 to convert coverage to an individual policy.

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

