

Continuation of Coverage at Retirement or Termination

How do I continue insurance coverage after retirement or termination?

YOU HAVE OPTIONS!

Employees can continue coverage in the following ways:

SUPPLEMENTAL BENEFIT PLANS THROUGH AGENTRA.

Competitive dental, vision, critical illness and telehealth plans are available through **Agentra**. Plan details are on the Supplemental Benefit Plan flyer or at www.fbshealthpass.com, select Burleson ISD in the drop down box. Contact Cara Hanes, FBS Benefit Specialist, at carah@fbsbenefits.com or 469-636-8836 for assistance or questions on these products.

Important Note on Agentra Dental: To avoid a waiting period on Major Services, proof of prior qualified PPO Dental Coverage must be submitted within 30 days of loss of coverage.

COBRA (TRS Medical)

Eligible for continuation under COBRA: for ActiveCare, contact BSwift at 833-682-8972. For First Care contact First Care at cobra@firstcare.com or call 800-884-4901. For Scott & White, contact Wage Works Cobra Services at 877-722-2667.

COBRA (Dental, Vision, Medical Supplement and Medical FSA*)

Continues coverage under the group policy for up to 18 months. After termination with your district, you will receive a COBRA enrollment packet in the mail 2-3 weeks after the termination date. You have 60 days to enroll in this option. You can contact National Benefit Services COBRA Department at 800-274-0503 for additional information.

Health Savings Accounts (HSA Bank)

Health Savings Accounts require no action to continue after separation from your employer. Your account and funds will remain open and available. Contact HSA Bank at 800-357-6246.

Telehealth (MDLIVE)

You can contact MDLIVE at 800-400-6354 for an individual plan quote.

Cancer (American Public Life) Group 10103

This plan is eligible for continuation through direct billing basis with the insurance company. Please contact American Public Life at 800-256-8606 to set up your policy. Premiums must be paid within 31 days after employment ends.

Identity Theft Protection (ID Watchdog)

Eligible for continuation through direct billing basis (via credit card). Contact ID Watchdog at 800-970-5182.

See reverse side for more information.



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Basic & Voluntary Life Insurance (UNUM) Group 147822

These plans are eligible for conversion or portability. An application must be completed and payment made within 31 days. Visit www.mybenefitshub.com/burlesonisd to print the forms. Contact UNUM at 800-421-0344.

Accidental Death & Dismemberment (AD&D) Life Insurance (UNUM) 147822

This plan is eligible for portability. An application must be completed and payment made within 31 days. Visit www.mybenefitshub.com/burlesonisd to print the forms. Contact UNUM at 800-421-0344.

Emergency Transportation (MASA) Group # MKBUISD

Eligible for continuation through direct billing basis (via credit card). Contact MASA at 800-423-3226.

Individual Life with Quality of Life Rider (5 Star)

This benefit is already an individual policy. Eligible for continuation through direct billing basis with the insurance company. Your premium will remain the same cost. Contact 5 Star Insurance at 866-863-9753.

Permanent Life Insurance with Long Term Care Rider (Trustmark)

This benefit is already an individual policy. Eligible for continuation through direct billing bank draft with the insurance company. Your premium will remain the same cost. Contact Trustmark at 800-918-8877 or customercare@trustmarksolutions.com.

Permanent Life Insurance (Texas Life)

This benefit is already an individual policy. Your premium will remain the same cost. Contact Texas Life at 800.283.9233 to set up a bank draft. www.texaslife.com.

-Portability

Continues coverage under the group policy. Portability does not create an individual policy. Your premiums will change as the premiums change for the group policy and coverage functions under the rules/guidelines of the group policy. Coverage amounts will follow the same reduction schedule of the group policy. Ported coverage that has terminated due to the cancellation of the group policy may be converted. See policy certificate for full details.

-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. See policy certificate for full details.

Important Note: You must contact insurance carriers directly and submit required forms and payment **within 31 days of termination/retirement** in order to continue non-cobra coverage.

*restrictions apply.

Forms and Information can be found at www.mybenefitshub.com/burlesonisd

Questions?

Should you have questions contact your FBS Benefit Specialist, Cara Hanes, at

469-636-8836 or carah@fbsbenefits.com

