Continuation of Coverage at Retirement or Termination

How do I continue insurance coverage after retirement or termination?

COBRA (TRS Medical)
Eligible for continuation under COBRA: for ActiveCare plans, contact bswift by phone at 833-682-8972. For FirstCare contact FirstCare at cobra@firstcare.com or call 800-884-4901. For the Scott & White Health plan, contact Conexis at 877-722-2667.

COBRA (Dental, Vision, MEDlink* and 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. Contact National Benefit Services COBRA Department at 800-274-0503 for additional 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 for additional information.

Hospital Indemnity (Aetna)
This plan is eligible to be continued on a direct billing basis. An application must be completed. Contact Aetna at 800-607-3366 for more information.

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

Basic Life, Voluntary Life Insurance and AD&D (UNUM)
These plans are eligible for conversion or portability. An application must be completed within 31 days. Contact UNUM at 866-220-8460 for more information, have your coverage amount and policy number ready.

Individual Life Insurance (Texas Life)
A form must be submitted to the insurance company to continue coverage and set up direct billing. For more information contact TX Life at 800-283-9233.

Individual Life Insurance (5Star) - Family Protection Plan
A 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.

*Must also be covered on district health plan thru COBRA in order to be eligible to continue MEDlink coverage thru COBRA.

**Certain restrictions may apply.

See reverse side for more information.
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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 port flyer on your benefits website and email to b2badmin@masa.global to continue your MASA coverage.

Cancer (Loyal American)
This plan is eligible for continuation through direct billing basis with the insurance company. Contact Loyal American at 800-366-8354 to set up your policy and coordinate payment (bank draft form required for payment).

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

Critical Illness (Aetna)
This plan is eligible to be continued on a direct billing basis. An application must be completed. Contact Aetna at 800-607-3366 for more information.

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

- 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 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.

Questions?
Should you have questions contact your FBS Benefit Specialist, Gloria Singleterry, at 214-984-2595 or glorias@fbsbenefits.com