

Continuation of Coverage for Retirement or Termination

How do I continue insurance coverage after retirement or termination?

COBRA (TRS Medical)

Eligible for continuation under COBRA:

- For ActiveCare, contact BSwift at 833-682-8972.
- For FirstCare HMO, contact FirstCare Health Plan at 800-884-4901.
- For Scott & White HMO, contact Conexis at 877-722-2667.
- For Blue Essential Access Plan, contact Blue Cross Blue Shield of Texas at 888-541-7107.

COBRA (Dental, Vision, and Medical FSA*)

You can continue coverage under the group policy for up to 18 months. After termination with your school, 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 at 800-274-0503.

Health Savings Accounts (EECU)

HSAs require no action to continue after separation from your employer. Your account and funds will remain open and available.

- For accounts with EECU contact: 817-882-0800
- For accounts with HSA Bank contact: 800-357-6246
- For accounts with NBS contact: 800-274-0503

Telehealth (MDLIVE)

You can contact MDLIVE at 888-365-1663 for continuation of coverage.

Hospital Indemnity (Aflac) Group # 23529

This plan is eligible for continuation under a group portability policy. Please contact Aflac directly at 800-992-3522 to set up direct billing.

Critical Illness (Aflac) Group # 23529

This plan is eligible for continuation through direct billing basis with the insurance company, with certain stipulations. Please contact Aflac directly at 800-992-3522 for more information.

Accident Plan (American Public Life) Group # 13309

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

Cancer (American Public Life) Group # 13309

This plan is eligible for conversion after the policy has been in force for at least 12 months, and an application and bank draft form must be completed. Please call APL at 800-256-8606 to convert coverage to an individual policy.

*Certain restrictions may apply

See reverse side for more information.



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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.

Basic Life, Voluntary Life, Accidental Death & Dismemberment (AD&D) Insurance (OneAmerica) Group # 617054

Basic life is available for conversion only. The Voluntary and AD&D life plans are eligible for conversion or portability. ***Important—An application must be completed and payment must be made within 31 days.*** All Ported policies end at age 70. Contact OneAmerica at 800-553-5318.

Portability

The option to port current coverage allows you to continue coverage under the group policy and does not create an individual policy. Your premiums will change as premiums change for the group policy and coverage functions under the rules/ guidelines of the group policy.

Conversion

Converting your coverage transitions your benefit into 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.

Grandfathered 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—Family Protection Plan (5Star)

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.

Emergency Transportation (MASA) Group # MKR20BC

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 Portability application flyer on your benefit's website and email to b2badmin@masa.global to continue your MASA coverage.

Identity Theft Protection (ID Watchdog)

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

Questions?

Should you have questions contact your FBS Benefit Specialist, Jimmy Ornelas, at 210-904-6415 or jimmyo@fbsbenefits.com.

