

Continuation of Coverage for Retirement or Termination

How do I continue insurance coverage after retirement or termination?

SUPPLEMENTAL BENEFIT PLANS AVAILABLE TO YOU

You are eligible for competitive benefit options through Financial Benefit Services. Plan options include telehealth, dental, vision, pet insurance and more!

- Competitive Rates!
- No Contracts!
- No Waiting Period on Dental and Vision!
- Discounts and Value-Added Benefits included!

Plan options and details are available at www.myfbsbenefits.com; and select your school in the drop-down box. Contact Aaron Gray, FBS Benefit Specialist, at arong@fbsbenefits.com or 281-636-6728 for assistance or questions on these offerings.

COBRA (TRS Medical)

For eligibility questions with TRS-ActiveCare Medical plans, contact bswift at 833-682-8972. For eligibility questions with Scott & White Medical plans, contact Conexis at 877-722-2667. For eligibility questions with First Care plans, contact First Care at 800-884-4901.

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 at 800-274-0503 for additional information.

Health Savings Accounts (National Benefit Services)

Health Savings Accounts require no action to continue after separation from your employer. Your account and funds will remain open and available. Call 855-399-3035 for assistance.

Telehealth (MDLIVE)

You can contact MDLIVE at (800) 400-6354 for continuation of coverage.

Accident (United HealthCare) Group # 304657

This plan is portable and a bank draft form is required for payment. Please contact United Health Care at 800-539-0038 to set up your policy and coordinate payment.

Cancer (Loyal American) Group # 1500

This plan is eligible for portability; an application and bank draft form must be completed. Call Loyal American at 800-366-8354 to set up your policy and coordinate payment.

Identity Theft Protection (ID Watchdog)

Eligible for continuation through direct billing basis. Contact ID Watchdog at 800-970-5182.

See reverse side for more information. 

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Critical Illness (Aetna) Group # 802468

This plan is eligible for continuation, and an application and bank draft form must be completed. Call Aetna at 800-872-3862 to convert coverage to an individual policy.

Emergency Transportation (MASA) Group # ETEBC

Eligible for continuation through direct billing basis. Contact MASA at 800-423-3226.

Individual Life Insurance—Family Protection Plan (5 Star)

A form must be submitted to the insurance company to continue coverage and set up direct billing. For more information contact 5 Star Life at 866-863-9753.

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.

Basic Life, Voluntary Life Insurance and AD&D (UNUM)

This plan is eligible for conversion or portability. An application must be completed within 31 days. You will receive a portability/conversion packet in the mail from Unum. You can contact Unum at 866-220-8460, have your coverage amount and policy number ready. (Ask FBS representative for policy numbers)

Portability

Continues coverage under the group policy. Portability does not create an individual policy. Your premiums may increase/decrease because they are solely based on the coverage functionalities under the rules/ guidelines of the group policy. Coverage amounts will follow the same reduction schedule of the group policy. Ported coverage that has reduced may be converted. Coverage terminates at age 70. *You are not eligible to apply for portable coverage for yourself and your dependents*, if you have a medical condition which has a material effect on life expectancy. In addition, a dependent is not eligible for portable coverage if he or she has a medical condition which has a material effect on life expectancy.

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.

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.

Need help?

Contact your dedicated Account Benefit Specialist Representative, Aaron Gray, at 281-636-6728 for more information.

