

# Continuation of Coverage for Retirement or Termination

**How do I continue insurance coverage after retirement or termination?**

**YOU HAVE OPTIONS!**

**COBRA (TRS Medical)**

Eligible for continuation under COBRA; contact bswift by calling 833-682-8972.

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

You can continue 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 the National Benefits Services at 800-274-0503.

**Health Savings Accounts (HSABank)**

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

**Telehealth (MDLIVE)**

You can contact MDLIVE at 888-365-1633 for continuation of coverage.

**Cancer (American Public Life) Group # 3206**

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.

**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 MASA port flyer on your benefit's website and email to [b2badmin@masa.global](mailto:b2badmin@masa.global) to continue your MASA coverage.

**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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## 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.

## Basic life, Voluntary life and AD&D (Cigna) Group # FLX-964746

Basic life is available for conversion only. The Voluntary and AD&D life plans are eligible for conversion or portability. An application must be completed and payment must be made within 31 days. Coverage may be continued for you and your spouse until age 70. You may contact Cigna at 800-244-6224.

### Portability

Porting coverage continues your benefit 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. 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

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.

**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. \*Certain restrictions may apply

### Need help?

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

