

## Separation of Service ESC20-BC Employee Benefits Cooperative Continuation of Coverage

Listed below is the ESC20-BC supplemental benefit continuation  
of coverage information when employment or eligibility ends:

**Dental** - Eligible for continuation under COBRA; contact your school district administrator.

**Vision** - Eligible for continuation under COBRA; contact your school district administrator.

**Healthcare FSA** - May eligible for continuation under COBRA through your current plan year; contact your school district administrator to see if you qualify.

**Cancer** - Eligible for continuation through direct billing basis with the insurance company, please contact APL at (800) 256-6736. *Note: You have 30 days from the date of termination to contact American Public Life .*

**Accident** - Eligible for continuation through direct billing basis with the insurance company, please contact APL at (800) 256-6736. *Note: You have 30 days from the date of termination to contact American Public Life .*

**Basic Life Insurance** - Employer paid Basic Life insurance is eligible for conversion. Please see your school administrator for the appropriate application. *Note: You have 30 days from the date of termination to submit conversion forms to the insurance company.*

**Voluntary Life Insurance/Vendor** - Life insurance has a portability and conversion option Please see your school administrator. *Note: You have 30 days from the date of termination to submit conversion or portability forms to the insurance company.*

*The difference between portability and conversion:*

**Portability** coverage continues to function under the rules/guidelines of the group plan.

**Portability coverage** premiums are tobacco/non-tobacco rated.

**Conversion** converts group coverage to an individual whole life policy and you become the policy owner. Premiums are tobacco/non-tobacco rated.

**Voluntary AD&D** - No continuation available

**Disability** - No continuation available

**For additional information contact your benefits administrator.**