

Continuation of Coverage at Retirement or Termination

How do I continue insurance coverage after retirement or termination?

COBRA (Medical Plans)

Eligible for continuation under COBRA:

(TRS ActiveCare Plans) Contact Bswift by calling 833-682-8972.

(West Texas Blue Essentials HMO) Contact COBRA Administration at 888-541-7107

(TSHBP) Contact your Care Coordinator at 888-803-0081.

COBRA (Dental, Vision and FSA)**

Continues coverage under the group policy for a limited time, generally 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 and pay your first premium payment. You can contact National Benefit Services at 800-274-0503 for more 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. Please call Aetna at 800-607-3366 for more information.

Telehealth (MDLIVE)

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

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 portability flyer on your benefits website and email to b2badmin@masa.global to continue your Emergent Transportation coverage.

Cancer (Loyal American)

This plan is eligible for conversion after the policy has been in force for at least 12 months. An application and bank draft form must be completed. Please call Loyal American at 800-366-8354 to convert coverage to an individual policy.

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.

**Certain restrictions may apply

See reverse side for more information.



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Accident (American Public Life)

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.

Identity Theft Protection (ID Watchdog)

This plan is eligible for continuation through direct billing basis (via credit card). Please contact ID Watchdog at 800-970-5182.

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 Texas 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.

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. Please contact UNUM at 866-220-8460 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, or need assistance, contact Financial Benefit Services at 800-583-6908.

