

Continuation of Coverage for Retirement or Termination

How do I continue insurance coverage after retirement or termination?

COBRA (TRS Medical)

For eligibility questions with TRS-ActiveCare Medical plans, contact bswift at 833-682-8972.

COBRA (Dental, Vision, Hospital Indemnity and 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 COBRA Department 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 NBS at 855-399-3035 for assistance.

Accident (The Hartford) Group# 884448

If you leave your employer, you may continue coverage for you and your dependent(s) under a group portability policy. Your spouse may also continue insurance in certain circumstances. You contact The Hartford at 877-248-5077.

Cancer (American Public Life) Group# 21814

This plan is eligible for conversion. An application and payment of the first premium must be made within the 31 days after coverage ends. Please call APL at 800-256-8606 to convert coverage to an individual policy.

Critical Illness (UNUM) Group# 473109 011

This plan is eligible for continuation, an application and bank draft form must be completed. Call Unum at 866-679-3054 to convert coverage to an individual policy. (Ask FBS representative for policy numbers).

See reverse side for more information.



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Basic Life, Voluntary Life and AD&D (OneAmerica) Group# 00617024

Basic Coverage is eligible for Conversion only. Voluntary and AD&D plans are eligible for conversion or portability. An application must be completed and payment made within 31 days. Visit www.mybenefitshub.com/friendswoodisd to print the forms. Contact OneAmerica at 800-553-5318.

Emergency Transportation (MASA)

The Platinum plan is eligible for continuation through direct billing basis. 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 to continue your MASA coverage.

Individual Life Insurance (5Star)

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

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.

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: 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 apply.

Need help?

Contact your dedicated Account Benefits Specialist Representative, Aaron Gray, at 281-636-6728 or aarong@fbsbenefits.com

