

Continuation of Coverage at Retirement or Separation

How do I continue insurance coverage after retirement or separation?

COBRA (Medical Plans)

Eligible for continuation under COBRA:

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

(Central and North Texas Baylor Scott and White HMO) Contact WageWorks/Conexis at 877-722-2667.

COBRA (Dental, Vision, and FSA)*

You can continue 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 your 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 817-882-0472

Telehealth (MDLIVE)

Please contact MDLIVE at 888-365-1663 for individual rate information and to set up an individual plan.

Cancer (American Public Life) Group #13139

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.

Hospital Indemnity (MetLife)

This plan is eligible to be continued. An application and bank draft form must be completed. Please call MetLife at 800-638-5433 to continue your coverage. Certain restrictions may apply.

Long Term Care (UNUM)

This plan is eligible to be continued. An application and bank draft form must be completed. Please call UNUM at 800-227-4165 to continue your coverage. Certain restrictions may apply.

*Certain restrictions may apply

See reverse side for more information.



Continuation of Coverage at Retirement or Termination

Identity Theft Protection (ID Watchdog)

Eligible for continuation through direct billing basis (via credit card). Contact IDWatchdog at 800-970-5182.

Legal Plans (MetLife)

Eligible for continuation through direct billing basis (via credit card). Contact Hyatt's Client Service Center a MetLife Company at 800-821-6400.

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 and AD&D (Unum)

Basic life, Voluntary life and AD&D plans are eligible for conversion or portability. An application must be completed and payment must be made within 31 days. Visit www.myaisdbenefits.com to print the forms. You can contact Unum at 800-421-0344 for additional information.

Individual Life Insurance (5Star) -Family Protection Plan

A change 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.

Portability

The option to port current coverage allows you to continue coverage under the group policy and does not create an individual policy. Your premiums will change as premiums change for the group policy and coverage functions under the rules/guidelines of the group policy.

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.

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.

