

# Continuation of Coverage for Retirement or Termination

How do I continue insurance coverage after retirement or termination?

## COBRA (Medical or Dental ) Continuation of Coverage

These plans are eligible for continuation through COBRA. Please contact BCBS at **(888) 541-7101** for more information.

## COBRA (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 and you pay first premium payment. You can contact National Benefit Services at **(800)-274-0503** for more information.

## Cancer (American Public Life) Group #22339

This plan is eligible for continuation through direct billing basis with the insurance company if coverage has been in force at least 12 months. To set up your policy and coordinate payment, please contact APL at **(800)-256-8606**.

## 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**.

## Accident (The Hartford) Group #681501

This plan is portable and a bank draft form is required for payment. Please contact Unum at **(800)-523-2233** to set up your policy and coordinate payment.

## 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** to continue your MASA coverage.

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## Critical Illness (Voya) Group # 70800-3CCI2

This plan is portable through direct billing basis with the insurance company. Voya will mail a Portability packet to you at the home address on file after your policy ends.

## Voluntary Life Insurance (OneAmerica)

These plans are eligible for conversion or portability. An application must be completed and payment made within 30 days. Visit [www.mybenefitshub.com/losfresnoscisd](http://www.mybenefitshub.com/losfresnoscisd) to print the forms. All ported policies end at age 70. You can contact OneAmerica at **(800)-553-5318** for more information.

### 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 increase/decrease because they are solely based on the coverage functions under the rules and 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 former group policy.

**NOTE:** Employees retiring or terminating must contact insurance carriers directly and submit required forms and payment **within 30 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

