

## Continuation of Benefits Information

Insurance Term\* \_\_\_\_\_ \*as long as insurance premiums are paid up-to-date

Make sure your address on file with MISD is current when you leave the district. Most vendors send correspondence through the mail and "do not forward mail;" this is how they correspond with you. To update or confirm your address, log onto Employee Self Service or contact the Payroll Department at 972-882-7322 if you have any questions.

- AD&D Insurance** **PROVIDER: TheStandard** Group/Policy #648015-E  
If you or your dependents are current group AD&D participants, this benefit will end at the end of the month in which your employment terminates and is not eligible for continuation.
- Auto/Home Insurance** **PROVIDER: Liberty Mutual**  
If you or your dependents are current auto/home plan participants, please contact your agent at Liberty Mutual to set up other payment options to continue your coverage. Agent info: Julie Brantner @ Julie.Brantner@LibertyMutual.com or 214-459-8542.
- Auto/Home Insurance** **PROVIDER: MetLife**  
If you or your dependents are current auto/home plan participants, please contact your agent at MetLife to set up other payment options to continue your coverage.  
Agent info: Cissy Fierro @ 682-220-7608 (cfierro@farmersagent.com).  
Or call 1 800 GET MET 8 (1-800-438-6388).
- Benefits Enhancer Bundle** **PROVIDER: TheStandard**  
The coverage is portable unless you are disabled or age 70 or older. If eligible, you may continue your coverage at the same rate you are paying now. You will receive portability paperwork from TheStandard and must port the policy within 31 days of termination. Please contact TheStandard at 866-851-5505 for more information.
- Cancer Coverage** **PROVIDER: Loyal American**  
If you or your dependents are current cancer plan participants, please contact Loyal American at 1-800-366-8354 (Client Services Department) to inquire about having your policy converted to direct bill instead of payroll deduction. You also have an option to direct pay by check on a quarterly basis. Loyal American will send you a letter to last known address within **31 days** of termination notice from MISD. You will need to complete a bank draft authorization form. Or you may contact the Crook Milligan Group, Inc. at 972-288-3700 for assistance.
- Chubb Lifetime Benefit Term** **PROVIDER: Chubb**  
Coverage is fully portable and guaranteed renewable for life as long as premiums are paid as due. You have 30 days from your loss of coverage date to contact CHUBB customer service at 1-855-241-9891 to continue and pay for your coverage.
- Dental** **PROVIDER: TheStandard**  
If you or your dependents are current dental plan participants, you will receive information on how to continue your dental insurance (COBRA) from TaxSaver Plan. If any questions, call 888-602-6272. You have 60 days from date of COBRA notice to elect to continue dental coverage. Effective date and premium will be retro-active to your insurance end date.
- Disability Plan** **PROVIDER: TheStandard Insurance Co**  
The disability insurance is available only to active Mesquite ISD employees. An employee who terminates employment with MISD does not have the option to convert or port the policy. However, if an employee is deemed disabled prior to termination and is receiving disability benefits from TheStandard, that disability claim remains open/active for the duration of the occurrence based on the group insurance certificate/disability policy. Contact The Standard at 800-368-1135 if you have any questions.
- Fidelity Life Lifetime Benefit Term** **PROVIDER: Fidelity**  
If you or your dependents are current Fidelity life participants, this policy is fully portable - you own it and take it with you when you leave employment. Contact Fidelity at 1-877-352-3303 or 1-800-635-4467 (prompt 1 for Premium Accounting) as soon as possible (within **30 days**) to set up payment options (i.e. bank draft, quarterly/annual billing). Fidelity will automatically send a letter with an amount due and billing options to the last known address upon termination notice by MISD. All policy cancellation requests must be in writing with a signature and sent directly to Fidelity. Or you may contact the Crook Milligan Group, Inc. at 972-288-3700 for assistance.

- Flexible Spending Accounts (FSA) Medical and Dependent Care** **PROVIDER: TaxSaver Plan**  
If you or your dependents are current FSA plan participants, if you are eligible, you will receive information on how to continue your flexible spending accounts through COBRA from TaxSaver Plan. If you have questions, call 800-328-4337. You have 60 days from date of COBRA notice to elect to continue coverage.
- Health** **PROVIDER: BCBS**  
If you or your dependents are current BCBS health plan participants, you will receive information on how to continue your health insurance (COBRA) from bswift. Call **1-833-682-8972** if you have questions on how to sign up for COBRA, cost and payment information, when/if COBRA notice was mailed, etc. For questions about the health plan or prescriptions, call BCBS or CVS/Caremark Customer Service at 1-866-355-5999.
- Health** **PROVIDER: Baylor Scott & White HMO**  
If you or your dependents are current Baylor Scott & White HMO health plan participants, you will receive information on how to continue your health insurance (COBRA) from WageWorks. Call **1-877-924-3967** from 7 AM - 7 PM Monday - Friday or email **MyBenefits@WageWorks.com** if you have COBRA questions. The WageWorks COBRA Participant Site User Guide is available at <https://trs.swhp.org>. For questions about the health plan or prescriptions, call Baylor Scott & White at 1-877-924-3967 from 7 AM to 7 PM Monday - Friday.
- Health Insurance Marketplace**  
Contact the marketplace to determine if you have a life event that qualifies you to enroll in health insurance during a special enrollment period (SEP): [www.healthcare.gov](http://www.healthcare.gov) or call 1-800-318-2596. If you qualify for an SEP, you usually have up to **60 days** following the event to enroll in a health plan. If you miss that window, you have to wait until the next Open Enrollment Period to apply. You can enroll in Medicaid or CHIP any time of the year, whether you qualify for a SEP or not.
- Health Savings Account** **PROVIDER: HSA Bank**  
If you have a health savings account, you will not be contributing to it via MISD payroll anymore. If your account is \$0, the account is not automatically closed unless it sits dormant for over 18 months. For account information and guidelines, refer to your participant guide from HSA Bank or contact HSA Bank at 1-800-357-6246.
- Hospital Indemnity Insurance** **PROVIDER: MetLife**  
You can take your coverage with you when your employment status changes. You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium. Contact MetLife directly at 1-800-438-6388 and talk with a benefits consultant for assistance.
- ID Shield** **PROVIDER: LegalShield**  
If you or your dependents are current ID Shield plan participants, you have the option to continue coverage after leaving the district. You keep the same rate (locked in for lifetime of the membership). ID Shield will send you a letter or call you on the phone and offer you option to continue coverage via self pay. You will have to continue coverage within 60 days. Contact your ID Shield representative Jaya Crawford at 510-882-9170 if you have questions.
- Legal Insurance** **PROVIDER: MetLife**  
If you or your dependents are current legal plan participants, please contact MetLife's Client Service Center at 1-800-821-6400 to let them know that you would like to keep your membership. You must enroll for portable enrollment within **30 days** of your last day of employment. Enrollment is prepaid via remittance of a lump sum payment equal to the legal plan's monthly rate times 30 months. Upon receipt and approval of payment, MetLife will send the enrollee verification of the portable enrollment. Portable enrollments will remain effective for a 30 month period and refunds will not be issued. Visit [www.legalplans.com](http://www.legalplans.com) for details.
- Basic Life and AD&D Insurance (MEA)** **PROVIDER: TheStandard** Group/Policy #648015-C  
If you were enrolled in the MEA plan for the school year and you were an active employee (subs, interns and hourly employees not eligible); you will receive a postcard from The Standard on how to port/convert your Basic Life policy. For more information, contact The Standard at 1-800-368-1135. To convert Life insurance, send your application and premium within **60 days** after your coverage was reduced or ended. To port life insurance, send your application and premium payment within **60 days** after your employment terminated. AD&D coverage is not eligible for continuation.
- Supplemental Group Life Insurance** **PROVIDER: TheStandard** Group/Policy #648015-D  
If you or your dependents are current group life participants, you will receive information from The Standard on how to port or convert your life policy. The Standard will send you a postcard in the mail to your home address. For more information, contact The Standard at 1-800-368-1135. To convert Life insurance, send your application and premium within **60 days** after your coverage was reduced or ended. To port life insurance, send your application and premium payment within **60 days** after your employment terminated.

- LoneStar 529 Plan**  
If you currently have a LoneStar account, please contact the Crook Milligan Group, Inc. within **30 days** at 972-288-3700 to continue your contribution to this benefit via bank draft.
- Long Term Care Insurance** **PROVIDER: Genworth**  
If you currently have a Genworth account, contact Genworth within **31 days** at 1-800-416-3624 to let them know that you want to keep your membership. You will have the option to change your payment mode to direct bank draft or annual pay.
- MedBridge Supplemental Medical (gap)** **PROVIDER: Colonial Life**  
The group medical bridge plan is not portable.
- Supplemental Retirement Accounts** **PROVIDER: NPA**  
Contact your agent or financial advisor for assistance. Or contact the 403b department at National Plan Administrators (NPA) if you have questions: 1-800-880-2776 ([www.natlplan.com](http://www.natlplan.com)).
- Texas Life Insurance** **PROVIDER: Texas Life Insurance Company (franchise #SM2443)**  
If you currently have a policy with Texas Life, contact Texas Life within **31 days** at 1-800-283-9233 or [www.texaslife.com](http://www.texaslife.com). Texas Life will send a letter to your home address or contact them to exercise your right to continue coverage.
- TRS - Teacher Retirement System**  
Contact TRS at 1-800-223-8778 or visit [www.trs.state.tx.us](http://www.trs.state.tx.us) for more information about your TRS monies.
- Vision** **PROVIDER: VSP**  
If you or your dependents are current vision plan participants, you will receive information on how to continue your vision insurance (COBRA) from TaxSaver Plan. If any questions, call 888-602-6272. You have 60 days from date of COBRA notice to elect to continue vision coverage. Effective date and premium will be retro-active to your insurance end date.

**NOTE:** If you are able to return to work, please stop by the Benefits Office within **31 days** of your Actively-return-to-work date to complete re-enrollment paperwork for your benefits. Premiums must be paid up-to-date to reactivate your insurance.