

Continuation of Coverage for 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.

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

COBRA (Dental, Vision, and Medical 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 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.

Telehealth (MDLIVE)

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

Hospital Indemnity (The Hartford) Group # VHI-884828

This plan is eligible for continuation under a group portability policy. An application must be completed. Please contact The Hartford directly at 877-320-0484 for more information.

Emergency Transportation (MASA) Group # MKHILLS

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.

Cancer Plan (American Public Life) Group # 19432

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.

**Certain restrictions may apply

See reverse side for more information. 

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Critical Illness (UNUM)

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 termination. Please contact Voya at 800-421-0344 for more information.

Accident Plan (VOYA) Group # 701238

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 termination. Please contact Voya at 800-955-7736 for more information.

ID Theft (Identity Guard)

You can contact Identity Guard at 855-443-7748 for an individual plan quote.

Legal Services (Legal Shield)

You can contact Legal Shield at 800-654-7757 for an individual plan quote.

Individual Life Insurance—Family Protection Plan (5Star)

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 and AD&D (One America) Group # G615889

Basic life is available for conversion only. The Voluntary and AD&D life plans are eligible for conversion or portability. An application must be completed and payment must be made within 31 days. All Ported policies end at age 70. You may contact OneAmerica at 800-553-5318.

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.

NOTE: Employees retiring or terminating 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.

