



Your Benefits After Employment

This packet contains the information and forms you need to keep the supplemental benefits that remain available to you after you leave the District. Some of these benefits are portable and some are covered by the Consolidated Omnibus Budget Reconciliation Act of 1985, also known as COBRA.

Portable means that you can choose to pay the premiums directly to the contracted vendor and continue these benefits for you and your family members (if applicable).

COBRA is a U.S. Congress-passed bill. The health benefit provisions of the law amend the Employee Retirement Income Security Act, the Internal Revenue Code and the Public Health Service Act to provide continuation of group health coverage that otherwise might be terminated. COBRA contains provisions giving certain former employees, retirees, spouses, former spouses, and dependent children the right to temporary continuation of health coverage at group rates.

Group health coverage for COBRA participants is generally more expensive than health coverage for active employees because the employer usually pays part of the premium. COBRA participants typically pay the entire premium themselves. However, premiums under COBRA tend to be less expensive than individual health coverage from another provider.

If you have questions, please contact the benefits vendor directly. Contact information for each of your school district's vendors can be found on the following pages.

East Central ISD Supplemental Benefits

PLANS	VENDOR INFO	COBRA	PORTABLE AND/OR CONVERTABLE	PLAN TERMINATES WHEN YOU DO	CAN NO LONGER CONTRIBUTE, BUT IT IS YOUR MONEY/ACCT	WHAT HAPPENS NEXT?
Medical Plan	UBC-CIGNA (800) 993-8244	✓				You will receive a letter.
Vision Plan	Ameritas (800) 487-5553	✓				You will receive a letter from FFGA Administrators.
Dental Plan	Ameritas (800) 487-5553	✓				You will receive a letter from FFGA Administrators.
Disability Plan	American Fidelity (800) 654-8489			✓		Coverage stops the date of your termination with the district.
Cancer Plan	Guardian (800) 627-4200		✓			You must contact Guardian to continue coverage.
Critical Illness Plan	Aflac (800) 433-3036		✓			You must contact Aflac within 31 days of last day of employment.
Hospital Indemnity Plan	Aflac (800) 433-3036		✓			You must contact Aflac within 31 days of last day of employment
Legal Plan	LegalShield (800) 654-7757			✓		Coverage stops the date of your termination with the district.
Accident Plan	Allstate (800) 521-3535		✓			You must contact Allstate to continue coverage.
Group Term Life	Blue Cross Blue Shield (877) 442-4207		✓			You must contact Sun Life within 31 days to request to continue your coverage.
Individual Life	Texas Life (800) 283-9233		✓			You must call within 31 days of last day of employment to setup auto-payment.
Identity Theft Protection Plan	iLOCK360 (855) 287-8888		✓			You must call within 31 days of last day of employment to setup auto-payment.
Telehealth	Recuro (844) 979-0313			✓		Coverage stops the date of your termination with the district
Medical Transport	MASA (830) 377-8637			✓		Coverage stops the date of your termination with the district

QCD Dental	QCD Dental (800) 229-0304			✓		Coverage stops the date of your termination with the district
Flexible Spending Accounts (FSA)	First Financial Administrators (866) 853-3539	✓				You will receive a letter from FFGA regarding COBRA coverage.

CIGNA Medical

CIGNA Medical is convertible to COBRA. CIGNA members are eligible for COBRA. CIGNA COBRA Administrator will send you a letter to explain your options. If, after 45 days of leaving the district, you have not heard from CIGNA, please call (855) 999-6809.

Dental and Vision Plans

Ameritas Dental and Vision are convertible to COBRA via First Financial Administrators Inc. A First Financial COBRA Administrator will send you a letter via USPS to explain your options. If, after 45 days of leaving the district, you have not heard from First Financial, please call (800) 523-8422, Option 4, or email cobra@ffga.com.

Cancer Plan

Cancer Plan is through Guardian and is portable. If you would like to keep your Cancer Plan, simply call Guardian within 31 days after your payroll deductions have stopped. Guardian will provide you with options on how to continue your coverage. You can contact them at (800) 627-4200 or visit guardiananytime.com.

Accident Plan

Accident Plan is through Allstate and is portable. If you would like to keep your Accident Plan, simply call Allstate within 31 days after your payroll deductions have stopped. Allstate will provide you with options on how to continue your coverage. You can contact them at (800) 255-7828 or visit allstate.com.

Critical Illness Plan

Your Group Critical Illness Plan by Aflac is portable, and keeping it is easy. Once AFLAC is notified that payroll deductions have stopped, they will immediately mail a bill to your home, explaining your options to either continue with paper billing or arrange for automatic withdrawal of premiums from a checking account. If you have further questions, please call AFLAC at (800) 433-3036 or visit them online at aflac.com.

Individual Life Insurance Plan

Individual Life by Texas Life Insurance is portable. The individual life insurance amount you purchased is guaranteed to remain the same, and the policy remains in force until age 121, as long as premiums are paid. This policy is intended to provide coverage until your death. Your individual life insurance policy is portable so benefits will be provided as long as premium are paid and the contract is in force when you die, regardless of your employment status. Contact Texas Life within 31 days of your last day of employment to request payment options. Any questions can be answered by contacting Texas Life at texaslife.com or (800) 283-9233.

Group Life Insurance Plan

Group Term Life Plan by Blue Cross Blue Shield and is portable/convertible. First, have your employer complete and sign a BCBS Conversion form. After your employer has completed the conversion form, you will need to call BCBS life insurance, provide them with the required information and request a Group Life Conversion Application. Once you have received the application package simply follow the directions and

submit the required information to BCBS Insurance. BCBS must receive the required documentation within 31 days of your separation from employment. You can contact BCBS Insurance at (800) 528-7264.

Heart Attack and Stroke

Heart and Stroke insurance by Allstate is portable. You are able to keep your heart and stroke policy after you leave the district. You will need to contact Allstate at (800) 521-3535 or online at allstatebenefits.com/mybenefits.

iLOCK360

Identity Protection from iLOCK360 is portable. It's easy to switch this plan from payroll deduction to automatic bank withdrawal. Call (855) 287-8888 and request the option to pay monthly with a credit card. You also will have the option to upgrade your coverage and/or add your spouse and/or children. When the iLOCK360 team has converted your profile to a monthly electronic funds transfer (EFT), you will be able to log in and update your profile to include your personal email address. If you have further questions, please reach out to iLOCK360 at (855) 287-8888.

457(b) and 403(b) Retirement Savings Plans

If you choose to keep your funds in your retirement savings account, they will continue to be invested. Please contact TCG Administrators / JEM at (800) 943-9179 for more information on your options.

Flexible Spending Account

Your Flexible Spending Account (FSA) from First Financial Group Administrators (FFGA) is available through COBRA only if you have unused funds and continue to contribute to the account during the plan year. If you leave the district at the end of the plan year, the account ends and no new elections can be made. For example, if your termination date is Aug. 31, and you currently have an FSA that also ends Aug. 31, you cannot start a new account effective Sept. 1. On the other hand, if your last day is July 31, and your FSA ends Aug. 31, and you have funds left, you can contribute the final month of payments and use your account through Aug. 31. Keep in mind the "use or lose" rule to make sure you spend those pre-tax dollars before they are gone. For questions, contact FFGA at (800) 523-8422, Option 4 or send an email to cobra@ffga.com.

Health Savings Account

Once established, your Health Savings Account (HSA) from First Financial Group Administrators is yours forever regardless of employment. Once you reach age 65, your funds can be withdrawn at any time and are only subject to ordinary income tax. However, you can avoid taxes by continuing to use the funds only for qualified medical expenses. For those over age 65, premiums for Medicare Part A or B, Medicare HMO, and employee premiums for employer-sponsored health insurance can be paid from an HSA. If you elect COBRA continuation coverage, your premium payments also may be paid from an HSA. Your account will be converted to a Retail Account and you will receive a new card after all payroll deposits have posted to the account. Retail Accounts may be subjected to monthly fees.