

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.

- Accident Insurance** **PROVIDER: TheStandard** Group/Policy #648015-F
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 866-851-2429 for more information.
- 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: Michelle Argueta Michelle.Argueta@LibertyMutual.com or 214-466-9677.
- Auto/Home Insurance** **PROVIDER: Farmers Insurance**
If you or your dependents are current auto/home plan participants, please contact your agent at Farmers Insurance (formerly 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).
- 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. Once Loyal American receives notification of the separation, they will send a letter advising you have **45 days** to reinstate coverage from the date on the letter. 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.
- Critical Illness** **PROVIDER: TheStandard** Group/Policy #648015-G
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 866-851-2429 for more information.
- 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 or email csr@taxsaverplan.com. 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 (Short-term)** **PROVIDER: TheStandard Insurance Co** Policy #759085-A
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 800-368-2859 if you have any questions.
- Disability Plan (Long-term)** **PROVIDER: TheStandard Insurance Co** Policy #759085-B
Employer paid long-term disability insurance is not portable.

- Flexible Spending Accounts (FSA) Medical and Dependent Care** **PROVIDER: TaxSaver Plan**
 If you are a current FSA plan participant and are eligible, you will receive information on how to continue your flexible spending account 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. There is no COBRA for Dependent Care; however, you may be eligible to file a manual claim for reimbursement (if applicable).
- Health** **PROVIDER: BCBS of IL (Health Benefits)**
 If you or your dependents are current BCBS health plan participants, you will receive information on how to continue your health insurance (COBRA) from TaxSaver Plan. Call 888-602-6272 or email csr@taxsaverplan.com 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, call BCBS/Health Benefits at 855-760-3135. For questions concerning prescriptions, call Prime Therapeutics at 855-649-9607.
- 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 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: EECU**
 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 EECU or contact EECU at 817-882-0800 or www.eecu.org.
- Hospital Indemnity Insurance** **PROVIDER: The Standard** Group/Policy #648015-H
 This coverage is portable if you are not disabled or over age 80. That means that you may be able to continue your coverage through direct bill if your employment ends, the group policy terminates or your insurance ends because you no longer meet the eligibility requirements. To continue coverage, pay The Standard directly within 31 days after you get your first bill. Call The Standard at 866-851-2429 to get started.
- 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 upon leaving the district. If your plan has a rate increase in the future, the company will send a notice in advance. ID Shield will send you a letter or call you on the phone and offer you option to continue coverage via self-pay. Or you may contact ID Shield direct. You will have to continue coverage within 60 days. Contact your ID Shield representative Jaya Crawford at 510-882-9170 or jayacrawford.pplsi@gmail.com 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 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 1-800-378-4668. 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; however, it is an option under portability up until age 65.
- 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 1-800-378-4668. 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** **PROVIDER: LoneStar**
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.
- Supplemental Retirement Accounts** **ADMINISTRATOR: NPA**
Contact your agent, financial advisor, or the investment company for assistance. You can also contact National Plan Administrators (NPA) if you have questions: 1-800-880-2776 (www.natlplan.com).
- TRS - Teacher Retirement System**
Contact TRS Member Services at 1-800-223-8778 Monday - Friday 7 am - 6 pm or visit www.trs.texas.gov for more information.
- 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 or email csr@taxsaverplan.com. 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.