



## 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).

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.

### Medical Coverage

If you resign during your calendar/contract, medical coverage will cease at the end of the month of your final workday. If you complete your calendar/contract, medical coverage will end on the last day of the month you receive your final paycheck.

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.

*\* 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.*

## Elgin ISD Supplemental Benefits

	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?
<b>Medical Plan</b>	TRS (800) 223-8778	✓				You will receive a letter from Bswift.
<b>Vision Plan</b>	MetLife (800) 275-4638	✓				You will receive a letter from FFGA Administrators.
<b>Dental Plan</b>	MetLife (800) 275-4638	✓				You will receive a letter from FFGA Administrators.
<b>Disability Plan</b>	American Fidelity (800) 654-8489			✓		Coverage stops when your terminate with the district.
<b>Cancer Plan</b>	American Fidelity (800) 654-8489		✓			You must contact American Fidelity to verify coverage portability.
<b>Critical Illness</b>	Aflac (800) 433-3036		✓			You must contact Aflac to continue coverage.
<b>Accident Plan</b>	Aflac (800) 433-3036		✓			You must contact Aflac to continue coverage.
<b>Group Term Life</b>	Blue Cross Blue Shield (877) 442-4207			✓		Coverage stops when you terminate with the district.
<b>Individual Life</b>	Texas Life (800) 283-9233		✓			You must call within 31 days of last day of employment to setup auto- payment.
<b>Hospital Indemnity</b>	Aetna (800) 872-3862		✓			You must contact Aetna to continue coverage.
<b>457(b) and 403(b) Retirement Savings Plan</b>	TCG Administrators (800) 943-9179				✓	Your 457(b) and 403(b) accounts will continue to be invested.
<b>Health Savings Accounts (HSA)</b>	First Financial Administrators (866) 853-3539		✓			You may still contribute. FFGA will not send a notice regarding COBRA coverage.
<b>Health Flexible Spending Accounts (FSA)</b>	First Financial Administrators (866) 853-3539	✓				You will receive a letter from FFGA regarding COBRA coverage.
<b>Dependent Care (FSA)</b>	First Financial Administrators (866) 853-3539			✓		Coverage stops when you terminate with the district.

## TRs Medical

---

TRs Medical is convertible to COBRA. TRs ActiveCare members are eligible for COBRA. The TRs ActiveCare COBRA Administrator at Bswift will send you a letter via USPS to explain your options. If, after 45 days of leaving the district, you have not heard from Bswift, please call (844) 752-5146 or email [COBRA@wellsystems.com](mailto:COBRA@wellsystems.com).

## Dental and Vision Plans

---

Dental and Vision are COBRA eligible benefits. First Financial Administrators, Inc., will send the COBRA Specific Rights packet explaining the options. The packet should be received within 45 days. If you have questions, please contact First Financial at (800) 523-8422, Option 4, or email [cobra@ffga.com](mailto:cobra@ffga.com).

## Cancer

---

Cancer insurance by American Fidelity is only portable after having the coverage payroll deducted for a minimum of 12 months. To continue coverage, contact American Fidelity at (800) 654-8489 or online at [americanfidelity.com](http://americanfidelity.com).

## Hospital Indemnity Plan

---

Your Hospital Indemnity Plan by Aetna is portable, and keeping it is easy. If you would like to keep your plan, call Aetna directly at (800) 869-0808.

## 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](http://texaslife.com) or (800) 283-9233.

## Accident and Critical Illness Insurance Plan

---

Accident and Critical illness insurance by Aflac is portable. You are able to keep your accident and Critical Illness policy after you leave the district. To continue coverage, contact Aflac at (800) 433-3036 or online at [aflacgroupinsurance.com](http://aflacgroupinsurance.com).

## 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 at (800) 943-9179 for more information on your options.

For help with your TRs retirement options and process, please contact Devin Taylor at (512) 600-5244 or email [dtaylor@tcggroup Holdings.com](mailto:dtaylor@tcggroup Holdings.com).

## Flexible Spending Accounts

---

Your Flexible Spending Accounts (FSA) from First Financial Group Administrators (FFGA) are 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 accounts end, 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](mailto: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.