

Separation of Service 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/Health Equity at 877-722-2667.

(TSHBP) Contact your Care Coordinator at 888-803-0081.

COBRA (Dental, Vision, and 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 your 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 (Symetra) Group #1263200

This plan is eligible to be continued on a direct billing basis. Symetra will email or mail instructions directly to terminating employees. Please call Symetra at 800-497-3699 for assistance.

Cancer (American Public Life) Group #13060*

This plan is eligible for conversion, and an application and bank draft form must be completed. Please call APL at 800-256-8606 to convert coverage to an individual policy.

Emergency Transportation (MASA)

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 website and email to b2badmin@masa.global to continue your MASA coverage.

Identity Theft Protection (ID Watchdog)

This plan is eligible for continuation through direct billing basis (via credit card). Contact ID Watchdog at 800-970-5182.

*Certain restrictions may apply

See reverse side for more information.



A Higginbotham Partner

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Accident (Voya) Group #700681

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.

Individual Life Insurance (Texas Life)

A form must be submitted to the insurance company to continue coverage and set up direct billing. For more information contact TX Life at 800-283-9233.

Basic Life and Voluntary Life Insurance and AD&D (UNUM)

Basic and Voluntary life plans are eligible for conversion or portability. AD&D is eligible for portability only. An application must be completed within 31 days. You can contact UNUM at 866-220-8460, have your coverage amount and policy number ready.

Definitions and Deadlines

Portability

Porting coverage continues your benefit under the group policy. Portability does not create an individual policy. Your premiums may increase/decrease because they are solely based on the coverage functionalities under the rules/ guidelines of the group policy. Coverage amounts will follow the same reduction schedule of the group policy. Ported coverage that has reduced may be converted. You are not eligible to apply for portable coverage for yourself and your dependents, if you have a medical condition which has a material effect on life expectancy. In addition, a dependent is not eligible for portable coverage if he or she has a medical condition which has a material effect on life expectancy.

Conversion

Conversion moves coverage to 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.

Important Deadline

You must contact insurance carriers directly and submit required forms and payment **within 31 days of termination/retirement** in order to continue non-cobra coverage. Visit www.region11bc.com to print forms or obtain directly from the carriers.

QUESTIONS?

Should you have questions, or need assistance, contact Financial Benefit Services at 833-453-1680.