Higginbotham™ Public Sector

Mansfield ISD

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.

COBRA (Dental, Vision, and FSA)*
You can continue dental and vision coverage under the group policy for a limited time, generally 18 months. You may be eligible to continue your FSA through the end of your plan year. 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 you first premium payment. You can contact Higginbotham at 877-258-5419 for more information. *Certain restrictions may apply

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.

Hospital Indemnity (Cigna) Group #HC960464
This plan is eligible to be continued on a direct billing basis. An application must be completed. Please call Cigna 800-754-3207 for more information.

Critical Illness (Voya) Group #69514-9
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.

Telehealth (Recuro)
Please contact Recuro at 855-673-2876 for individual rate information and to set up an individual plan.

Accident (Voya) Group #69514-9
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.

Cancer (American Public Life) Group #18361
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.

Individual Life Insurance (5Star) -Family Protection Plan
A change 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.

Grandfathered 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 Texas Life at 800-283-9233.

Voluntary Life and AD&D (Lincoln Financial Group) Group
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 Lincoln Financial Group at 800-423-2765.

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.

Questions?
Should you have questions, or need assistance, contact Higginbotham Public Sector at 866-219-6310.

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