Higginbotham™ Public Sector

Education Service Center Region 11

Separation of Service for Retirement or Termination

How to continue your insurance coverage after retirement or termination • 2026–2027 Plan Year

Leaving the district? Here's how to keep your coverage going.

When you retire or separate from your employer within the ESC Region 11 BC co-op, none of your insurance carries over automatically. To keep a plan active, you must contact that carrier directly and turn in the right form (and first payment) on time. Deadlines vary by plan, so use the table below to find who to call and what to do to continue your coverage.

Two Deadlines to Keep Straight

COBRA plans (Medical, Dental, Vision, FSA): enroll within 60 days of your loss-of-coverage date, once your packet arrives, and pay your first premium.

Non-COBRA / Direct-Carrier plans (Chubb, MASA, ID Watchdog, 5Star, etc.): contact the carrier and submit forms and payment within 30–31 days of your termination or retirement date.

Benefit	Carrier & Contact	How to Continue Coverage
COBRA **Medical – TRS-ActiveCare**	**bswift** 833-682-8972	Eligible for continuation under COBRA. Contact bswift directly to enroll.
COBRA **Medical – Non-TRS**	**National Benefit Services** 800-274-0503	Eligible for continuation under COBRA. Contact National Benefit Services to enroll.
COBRA **Dental, Vision & FSA***	**National Benefit Services** 800-274-0503	Continue Dental and Vision under COBRA for up to 18 months. A packet arrives by mail 2–3 weeks after termination; you have 60 days to enroll and pay your first premium. *FSA may continue in certain cases through year-end.
Health Savings Account	**EECU** 817-882-0800	No action required. Your account and funds remain open and available after separation.
Telehealth	**Recuro Health** 855-673-2876 www.recurohealth.com	Individual plan options are available directly through Recuro Health.
Hospital Indemnity	**New York Life** Policy #GHI100460 800-238-2125 www.newyorklife.com	Eligible for continuation on a direct-bill basis. New York Life will mail/email enrollment forms directly to terminating employees.

Separation of Service (continued)

Benefit	Carrier & Contact	How to Continue Coverage
Cancer	**Chubb** Group #100000207 888-499-0425 www.chubb.com	Portable if you change jobs or retire while the policy is in force. Chubb mails continuation info to your home; email CWBPortabilityConversion@Chubb.com with questions.
Emergency Transportation	**MASA** Group #B2BESC11 (800) 423-3226 www.masamts.com	Only the Platinum plan continues via direct bill; Emergent members may upgrade to Platinum. Find the MASA port flyer on your benefit website.
Identity Theft Protection	**ID Watchdog** 800-970-5182	Eligible for continuation through direct bill (via credit card).
Critical Illness and Accident	**The Hartford** Group #715594 866-547-4205 www.thehartford.com	Eligible for continuation; an application and bank draft form must be completed. Call The Hartford to convert coverage to an individual policy.
Individual Life Insurance 5Star Family Protection Plan	**5Star** 866-863-9753	A change form must be submitted to the insurance company to continue coverage and set up direct billing.
Basic Life, Voluntary Life & AD&D	**Chubb** 888-499-0425 www.chubb.com	Basic and Voluntary life plans are eligible for conversion or portability; AD&D is portability only. Apply within 31 days of separation with your coverage amount and policy number ready.

Porting vs. Converting — What's the Difference?

Portability	Conversion
Continues your benefit under the group policy, not an individual one. Premiums may change. Not available if you or a dependent have a condition materially affecting life expectancy.	Moves coverage to an individual policy you own outright. Premiums are higher, but not subject to the group policy's reduction schedule.