IRVING
Independent School District



Separation of Service for Retirement or Termination

How to continue insurance coverage after retirement or termination

Medical Plans (TRS ActiveCare)

These plans are eligible for continuation under COBRA.

* Contact **bswift** at **833-682-8972**.

Dental, Vision and FSA*

These plans are eligible for continuation under COBRA.

* You can continue coverage under the group policy for a limited time, generally 18 months.
* 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.
* Contact **National Benefit Services COBRA** at **800-274-0503**.

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 (Recuro)

This service is available to be set up as an individual plan.

* Contact **RECURO** at **855-673-2876** for individual plan options.

Cancer (Chubb)

Group #**100000223**

This plan may be eligible to be continued with Chubb directly.

* **Chubb** will mail information to your home after your termination regarding continuing coverage.
* You may request information and ask questions about this process by contacting **CWBPortabilityConversion@Chubb.com** or by calling **888-499-0425**.

Questions?

Contact Higginbotham Public Sector if you have questions or need assistance.

Call **833-900-1491**

*Certain restrictions may apply.

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Hospital Care (Cigna)

Group #**HC960777**

This plan is eligible to be continued on a direct billing basis.

* An application must be provided to the carrier within 31 days of termination.
* Rates are subject to change.
* Please call **Cigna** at **800-754-3207** for more information.
* Visit **www.mybenefitshub.com/irvingisd** to print the forms.

Critical Illness (New York Life)

Group #**FLX-964086**

This plan maybe eligible to be continued with New York Life.

* An application and payment must be submitted to the carrier within 31 days of termination.
* For questions and assistance call **800-423-1282**.
* Visit **www.mybenefitshub.com/irvingisd** for additional information.

Basic Life and Voluntary Life Insurance (New York Life)

Group #**FLX-964086**

This plan may be eligible for conversion or portability to age 70.

* A complete application and payment must be submitted to the carrier within 31 days of termination.
* For questions and assistance call **800-423-1282**, and have your coverage amount and Group Number ready.
* Visit **www.mybenefitshub.com/irvingisd** to print the forms.

AD&D Insurance (New York Life)

Group #**OK965703**

This plan is eligible for conversion only, to age 70.

* A complete application and payment must be submitted to the carrier within 31 days of termination.
* For questions and assistance call **800-423-1282**.
* Visit **www.mybenefitshub.com/irvingisd** to print forms.

Individual Life Insurance (5Star)

This plan is eligible to be continued on a direct billing basis.

* 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**.

IMPORTANT DEADLINE

Employees retiring or terminating **must contact insurance carriers directly and submit required forms and payment within 31 days of benefit termination** in order to continue non-COBRA coverage.

Definitions

PORTABILITY

* Porting coverage continues your benefit under the group policy.
* Portability does not create an individual policy.
* Premium changes and coverage functions are based on the group policy's rules/guidelines.

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. Coverage may be maintained up to age 99, as long as premiums are paid.

For more information,
scan the QR code or visit
www.mybenefitshub.com/irvingisd.