

# Separation of Service for Retirement or Termination

## How do I continue insurance coverage after retirement or termination?

### COBRA (TRS Medical)

Eligible for continuation under COBRA:

-For ActiveCare, contact bswift at 833-682-8972.

-For Scott and White Medical, contact Health Equity/WageWorks at 877-722-2667.

### COBRA (Dental, Vision, and Medical FSA\*)

You can continue coverage under the group policy for up to 18 months. After termination with your district, you will receive a COBRA enrollment packet in the mail 2-3 weeks after the termination date. You have 60 days to enroll in this option. You can contact Higginbotham at 877-258-5419.

### 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)

Contact MDLIVE at 888-365-1663 for individual rate information and to set up an individual plan.

### Cancer (APL—American Public Life) GC14 Group # APSB-22339

This plan is eligible for continuation through direct billing basis with the insurance company if coverage has been in force at least 12 months. Please contact APL (American Public Life) at 800-256-8606 to set up your policy and coordinate payment.

### Accident (APL—American Public Life) GA13 Group # APSB-22339

This plan is eligible for continuation through direct billing basis with the insurance company. Please contact APL (American Public Life) at 800-256-8606 to set up your policy and coordinate payment.

### Hospital Indemnity Plan (Aetna) Group # 802488

This plan is eligible to be continued on a direct billing basis. An application must be completed. Please call Aetna at 800-607-3366 for more information.

### Emergency Transportation (MASA) Group # MKTAISD

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 Portability application flyer on your benefits website and email to [b2badmin@masa.global](mailto:b2badmin@masa.global) to continue your MASA coverage.

\*\*Certain restrictions may apply

See reverse side for more information.



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## Identity Theft Protection (ID Watchdog)

Eligible for continuation through direct billing basis (via credit card). Contact ID Watchdog at 800-774-3772.

## Critical Illness (Voya) Group # 69524-6CCI

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

## Basic Life, Voluntary Life, and AD&D (One America) Group # G00613656

Basic life is available for conversion only. 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 OneAmerica at 800-553-5318.

### 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.

## Individual Life Insurance - Family Protection Plan (5Star)

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 Permanent 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.

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

## Questions?

Should you have questions, or need assistance, contact Financial Benefit Services at 800-583-6908

