

# Continuation of Coverage at 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/ CONEXIS at 877-722-2667.

### 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 Higginbotham directly at 877-258-5419 or their COBRA inbox at COBRA@Higginbotham.net.

### 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 (The Hartford)

This plan is eligible to be continued on a direct billing basis. An application must be completed. Please call Hartford at 800-523-2233 for more information.

### Cancer (American Public Life) Group #12906

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 contact American Public Life at 800-256-8606 to continue coverage on a direct bill basis.

### Emergency Transportation (MASA) Group # MKBISD

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 benefits website and email to b2badmin@masaglobal to continue your MASA coverage.

\*Certain restrictions may apply.

See reverse side for more information.



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Birdville ISD

## Identity Theft Protection (Identity Guard)

Eligible for continuation through direct billing basis (via credit card). Please contact Identity Guard at 855-443-7748.

## Legal Services (LegalShield)

Eligible members will receive a letter regarding portability via US Mail. This portability letter provides instructions to continue coverage directly through LegalShield (referred to as PPLSI in the letter) as well as payment options. Coverage must be ported within 45 days of the benefit termination with Birdville ISD in order to retain the same plan design and premium.

## Basic, Voluntary and AD&D (One America) Group # 614088

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. Please contact OneAmerica at 800-553-5318.

## Individual Life Insurance (5 Star) 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 5 Star directly at 866-863-9753.

## 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. Additionally, the policy will terminate if the group plan is terminated.

## 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 and continues even if the group plan terminates.

## Questions?

Should you have questions or need assistance, contact John Nash at 972-685-1236 or [johnn@fbsbenefits.com](mailto:johnn@fbsbenefits.com).

