

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

(Central and North Texas Baylor Scott and White HMO) Contact WageWorks/
Health Equity 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 first premium payment. You can contact **Higginbotham at 877-258-5419** for more information.

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.

Cancer (American Public Life) Group # 15669*

This plan is eligible for conversion. An application and bank draft form must be proved to carrier within 30 days of termination. Contact APL at 800-256-8606 to convert coverage to an individual policy.

Hospital Indemnity (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 800-754-3207 for more information. Visit www.mybenefitshub.com/irvingisd to print the forms.

*Certain restrictions may apply



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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.

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, have your coverage amount and Group Number ready.

Visit www.mybenefitshub.com/irvingisd to print the forms.

AD&D Insurance (New York Life) Group # OK 965703

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 the forms.

Definitions and Deadlines

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

Important Deadlines

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 833-453-1680.