

# Separation of Service at Retirement or Termination

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

### COBRA Medical

Eligible for continuation under COBRA:

**TRS-ActiveCare Plans-** Contact bswift by calling 833-682-8972.

**Baylor Scott and White HMO-** Contact WageWorks/Health Equity at 877-722-2667.

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

COBRA coverage may continue 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 submit your first premium payment. For additional questions, please 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.

### Cancer (American Public Life) Group # 15669\*

This plan is eligible for conversion. Written notice and a completed bank draft form must be provided 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 to age of 100. A Portability application must be provided to carrier within 31 days of termination. Rates are subject to change. Please call Cigna at 800-754-3207 for assistance.

### Telehealth (MDLIVE)

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

\* Certain restrictions may apply

See reverse side for more information.



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## Basic Life and Voluntary Life Insurance and AD&D (Cigna/New York Life) Group # FLX-964086

Life Insurance plans 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.

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

This plan is eligible for conversion only, to age 70. A completed application and payment must be submitted to the carrier within 31 days of termination. For questions and assistance call 800-441-1832.

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

A change form must be submitted to 5Star Life Insurance to continue coverage and set-up direct billing. For more information contact 5Star at 866-863-9753.

## Definitions and Deadlines

### Portability

Porting coverage continues your benefit under the group policy and does not create an individual policy. Premiums change as premiums change for the group policy and coverage functions under the rules/guidelines of the group policy. Coverage amounts will follow the same reduction schedule of the group policy.

### 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.

### 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?

Additional information and forms may be available at [www.mybenefitshubs.com/irvingisd](http://www.mybenefitshubs.com/irvingisd) or call Financial Benefit Services at 833-453-1680.

