



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.

Stand-Alone Medical Plans Contact National Benefit Services at 800-274-0503.

COBRA (Dental, Vision, & *FSA)

You can continue dental and vision 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. *In certain circumstances you may be eligible to continue your FSA through the end of your plan year.

Contact **National Benefit Services** at **800-274-0503** for more information.

Health Savings Account (EECU)

Health Savings Accounts require no action after separation from your employer. Your account and funds will remain open and available. Contact EECU at 817-882-0800 for account support.

Telehealth (Recuro)

Individual plan options are available at www.recurohealth.com or call 855-673-2876.

Hospital Indemnity (Symetra)

Group #1263200

This plan is eligible for continuation on a direct bill basis. Symetra will mail/email enrollment forms directly to terminating employees. Contact Symetra at 800-497-3699 for assistance.

Cancer (CHUBB)

Group #100000207

Portability is included for those who change jobs or retire while the policy is in-force. CHUBB will mail information to your home after your termination regarding continuing coverage. However, you may request information and ask questions about this process by contacting CHUBB at CWBPortabilityConversion@Chubb.com or calling 888-499-0425.

Emergency Transportation (MASA)

Only the Platinum plan is eligible for continuation through direct bill (via credit card). If you are enrolled in the Emergent plan, you are eligible to increase your coverage to the Platinum plan to keep coverage after you have left your employer. Find the MASA port flyer on your benefit website and email to b2badmin@masa.global to continue your MASA coverage.

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Identity Theft Protection (ID Watchdog)

This plan is eligible for continuation through direct bill (via credit card). Contact ID Watchdog at 800-970-5182 for assistance.

Accident (Voya)

Group #700681

This plan is portable through direct bill. Voya will mail a portability packet to your address on file in THEbenefitsHUB after your termination date.

Critical Illness (Cigna)

Group #CI112214

This plan is eligible for continuation, and an application and bank draft form must be completed. Call Cigna at 800-754-3207 to convert coverage to an individual policy.

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, Voluntary Life Insurance and AD&D (UNUM)

Basic and Voluntary life plans are eligible for conversion or portability. AD&D is eligible for portability only. An application must be completed within 31 days. You can contact UNUM at 866-220-8460, be sure to have your coverage amount and policy number ready.

Portability

Porting coverage continues your benefit under the group policy. Portability does not create an individual policy. Your premiums may increase/decrease because they are solely based on the coverage functionalities under the rules/guidelines of the group policy. Coverage amounts will follow the same reduction schedule of the group policy. Ported coverage that has reduced may be converted. You are not eligible to apply for portable coverage for yourself and your dependents, if you have a medical condition which has a material effect on life expectancy. In addition, a dependent is not eligible for portable coverage if he or she has a medical condition which has a material effect on life expectancy.

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 Deadline

You must contact insurance carriers directly and submit required forms and payment **within 30 days of termination/retirement** in order to continue non-cobra coverage. Please visit www.region11bc.com to print forms or obtain directly from the carriers.

Questions?

Should you have questions, or need assistance, contact Higginbotham Public Sector at 833-453-1680.

