

Continuation of Coverage for Retirement or Termination

How do I continue insurance coverage after retirement or termination?

COBRA (TRS Medical) Continuation of Coverage

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

For FirstCare HMO, contact FirstCare Health Plan at 800-884-4901.

For Scott & White HMO, contact Conexis at 877-266-3947.

Texas School Health Benefit Program (TSHBP), contact at 888-803-008

For South Texas Blue Essential HMO Plan, contact BCBSTX at 888-541-7107.

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 and you pay first premium payment. You can contact National Benefit Services at 800-274-0503 for more information

Cancer (American Public Life) Group #127

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

Telehealth (MDLIVE)

You can contact MDLIVE at 888-365-1663 for individual rate information and to set up an individual account.

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.

Accident (American Public Life) Group #127

This plan is portable and a bank draft form is required for payment. Please contact American Public Life at 800-256-8606 to set up your policy and coordinate payment.

Emergency Transportation (MASA)

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 benefit's website and email to b2badmin@masa.global to continue your MASA coverage.

**Certain restrictions may apply



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Critical Illness (Aflac) Group #69456-8

This plan is eligible for portability for anyone insured under the plan. For additional questions, contact Aflac directly at 800-433-3036.

Hospital Indemnity (Aflac) Group #24444

This plan is eligible to be continued on a direct billing basis. An application must be completed. Please call Aflac at 800-433-3036 for more information.

Identity Theft Protection (ID Watchdog)

Eligible for continuation through direct billing basis. Contact ID Watchdog at 800-970-5182

Individual Life (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.

Voluntary Life Insurance (UNUM)

These plans are eligible for conversion or portability. An application must be completed and payment made within 31 days. Visit www.cbebc.com to print the forms or see forms attached. You can contact UNUM at 866-220-8460, have your coverage amount and policy number ready. (Please call FBS for policy numbers.)

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 increase/decrease because they are solely based on the coverage functions under the rules and 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

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 former group policy.

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

