

Separation of Service for Retirement or Termination

How do I continue insurance coverage after retirement or termination?

COBRA (Medical)

For information about continuing medical coverage, contact Allegiance at 855-999-6808.

COBRA (Dental, Vision, and Medical FSA*)

Continues 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. You can contact Higginbotham COBRA Department at 877-258-5419 for additional information.

Health Savings Accounts (Gulf Coast Educators Federal Credit Union)

Health Savings Accounts require no action to continue after separation from your employer. Your account and funds will remain open and available. You can contact Gulf Coast Educators Federal Credit Unit at 281-487-9333 for additional information.

Telehealth (MDLive)

You can contact MDLIVE at (800) 400-6354 to switch to an Individual plan.

Cancer (Baybridge Administrators/Met Life)

This plan is eligible to be ported. Please call Baybridge Administrators at (800) 845-7519 to continue coverage.

Critical Illness (UNUM) Policy # 448252

This plan is eligible for continuation, an application and bank draft form must be completed. Call UNUM at 866-679-3054 to convert coverage to an individual policy. (Ask FBS representative for policy numbers)

Accident (MetLife)

This plan is portable and a bank draft form is required for payment. Please contact MetLife at 800-638-5433 to set up your policy and coordinate payment.

Hospital Indemnity (Cigna)

This plan is eligible to be continued on a direct billing basis. An application must be completed. Please call Cigna at (800) 754-3207 for more information.



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Basic Life, Voluntary Life and AD&D (Lincoln Financial Group) Policy # GL 000400266937

These plans are eligible for conversion or portability. For more information contact **Lincoln Financial Group** at **972-202-4750**.

Individual Life Insurance (Texas Life)

Eligible for continuation through direct billing bank draft with the insurance company. For more information, contact Texas Life at 800-283-9233.

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.

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.

Note: You 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.