

# 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: **(TSHBP)** Contact your Care Coordinator at 888-803-0081.

### COBRA (Dental, Vision, 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 your first premium payment. You can contact **Higginbotham** at 877-258-5419 for more information.

### Health Savings Accounts (GCEFCU)

Health Savings Accounts require no action to continue after separation from your employer. Your account and funds will remain open and available. Contact Gulf Coast Educators Federal Credit Union if you need assistance at 281-487-9333.

### Hospital Indemnity (Cigna) Group # HC962329

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.

### Telehealth (MDLIVE)

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

### Cancer (Bay Bridge Administrators) Group # 2790

An application and bank draft form must be completed. Please contact your cancer provider at (800) 845-7519 to convert coverage to an individual policy.

### Accident (The Hartford) Group # VAC-897683

This plan is eligible for continuation through portability. Contact The Hartford at 877-320-0484 for more information.

### Critical Illness (CIGNA ) Group # CI962328

This plan is eligible to be continued on a direct billing basis. An application must be completed. Please refer to your Benefits Portal to obtain the portability form.

### Identity Theft (LegalShield)

This plan is eligible to be continued on a direct billing basis by calling LegalShield at 800-654-7757

### 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 website and email to [b2badmin@masa.global](mailto:b2badmin@masa.global) to continue your MASA coverage.

See reverse side for more information.





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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, Voluntary Life and AD&D (Lincoln Financial Group ) Group # 000400272006

These plans are eligible for conversion or portability. For more information contact Lincoln Financial Group at 800-423-2765.

### 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.

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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.