

Benefit Options After Separation of Service from Denton ISD

How do I continue insurance coverage after retirement or other separation?

Medical

COBRA Medical Plans

If eligible for continuation under COBRA:

TRS ActiveCare Plans Contact Bswift at 833-682-8972.

Scott and White HMO Contact Health Equity formerly WageWorks at 877-722-2667.

TSHBP Contact your Care Coordinator at 888-803-0081.

Supplemental Benefits

Most of the information needed to port or convert your Supplemental policies are located on the employee benefits website: www.mybenefitshub.com/dentonisd

COBRA Dental and Vision, and Medical FSA*

You may be able to continue coverage under the group policy for a limited time, generally 18 months. After separation from your district, you will receive a COBRA enrollment packet in the mail 2-3 weeks after your separation date. You have 60 days to enroll in this option and pay your first premium payment. Please contact National Benefit Services at 800-274-0503.

District FSA Access

If the separation occurs before or after 8/31:

- Your FSA account will be active through the end of the month of your separation
- Claims can be submitted up to 90-days from the date of separation.

Health Savings Accounts (EECU)

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

Cancer (American Public Life) Group #20031

This plan is eligible for conversion after the policy has been in force for at least 12 months, and an application and bank draft form must be completed. These forms are located on the employee benefit website. Please contact American Public Life at 800-256-8606 if you have any questions converting your coverage to an individual policy.

NOTE: Employees retiring or separating from the district must contact insurance carriers directly and submit required forms and payment **within 31 days of separation/retirement** in order to continue coverage.

*Certain restrictions may apply

Questions?

Revised 1/11/2022

Should you have questions, or need assistance, contact Financial Benefit Services at 800-583-6908.



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Emergency Transportation (MASA) Group # MKCHISD

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 to continue your MASA coverage.

Basic Life, Voluntary Life, and AD&D (One America) Group # G615927

Basic life is available for conversion only. The Voluntary and AD&D life plans are eligible for conversion or portability. The “**Keep my Benefits**” flyer on the employee website has links for application which must be completed along with payment due within 31 days. All Ported policies end at age 70. You may contact OneAmerica at 800-553-5318 for more details.

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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