MESQUITE INDEPENDENT SCHOOL DISTRICT

Insurance & Benefit Continuation Options

Employee:________________________ **Insurance Termination Date** ____________________

Before You Leave MISD – Important Action Required

✓ Update Your Mailing Address

It is critical that your home address on file with MISD is current when you leave the district. Most benefit vendors communicate only by U.S. mail and many envelopes are marked "Do Not Forward." Missing mail may cause you to lose continuation rights.

How to update your address:

Log in to Employee Self Service (Scan or Click the QR code for instructions), or contact the Payroll Department at 972-882-7322

Insurance & Benefit Continuation Options

Below is a list of benefits you may have elected while employed and what happens to each after separation.

☐ **Dental Insurance** **Provider:** The Standard **Administrator:** FFGA

Dental coverage may be continued through COBRA. FFGA will mail a COBRA election notice to your home. You have 60 days from the date of the COBRA notice to elect coverage.
Coverage and premiums are retroactive to the date your insurance ended. 📞 **FFGA: 1-800-523-8422, Option 4**

☐ **Vision Insurance** **Provider:** VSP **Administrator:** FFGA

Vision coverage may be continued through COBRA. Election must be made within 60 days of the COBRA notice. Coverage is retroactive once premiums are paid. 📞 **FFGA: 1-800-523-8422, Option 4**

☐ **Health Insurance** **Provider:** BCBS of IL (Luminaire Health Benefits) **Administrator: FFGA**

Medical coverage may be continued through COBRA. FFGA will mail your COBRA election packet. You have 60 days from the COBRA notice date to enroll. Coverage is retroactive, provided premiums are paid timely.
Cobra cost and enrollment: FFGA 📞 **FFGA: 1-800-523-8422, Option 4**
Health plan questions: BCBS IL / Luminare 📞 **1-855-760-3135**
Prescriptions: Prime Therapeutics 📞 **1-855-649-9607**

☐ **Health Insurance Marketplace**

You may qualify for a Special Enrollment Period (SEP) due to loss of coverage. Enrollment window is usually 60 days from the qualifying event. If you miss the SEP, you must wait until Open Enrollment. Medicaid and CHIP are available year-round if eligible. www.healthcare.gov 📞 **1-800-318-2596**

☐ **Health Savings Account** **Provider:** EECU

Payroll contributions stop after termination. The account remains yours and stays open. If the balance is **$0**, the account may close after 18 months of inactivity. www.eecu.org 📞 **817-882-0800**

☐ **Basic Life & AD&D** **Provider:** The Standard **Group/Policy #:** 648015-C

Life insurance may be ported or converted. Application and first premium must be submitted within 60 days. AD&D coverage is not eligible for continuation, except under limited portability options (up to age 65 📞 **1-800-378-4668**

☐ **Supplemental Group Life** **Provider:** The Standard **Group/Policy #:** 648015-D

You will receive a postcard by mail with instructions. Coverage may be ported or converted within 60 days.
📞 **1-800-378-4668**

☐ **AD&D** **Provider:** The Standard **Group/Policy #:** 648015-E

Coverage ends at the end of the month in which your employment terminates.
This benefit cannot be continued and is **not COBRA-eligible**.

☐ **Texas Life** **Provider:** Texas

Coverage may continue if premiums are paid. Contact Texas Life to set up payment arrangements.
📞 **800-283-9233**

☐ **Disability** **Provider:** The Hartford **Policy #:** 715398

Disability insurance is available only to active MISD employees. This benefit cannot be converted or ported. If you were approved for disability before termination, your claim remains active for the duration of the approved disability period. 📞 **1-866-547-9124**

MESQUITE INDEPENDENT SCHOOL DISTRICT

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☐ **Accident Insurance** **Provider:** Aetna **Group/Policy #:** 6500596

This plan is portable, meaning you may keep coverage after employment ends. Premiums must be paid directly to Aetna (no longer through payroll deduction). You may elect portability if employment ends for any reason. Refer to your certificate for full portability rules. **Aetna Member Services:** 📞 **1-800-800-8121**

☐ **Cancer** **Provider:** Loyal American

You may convert your policy from payroll deduction to direct bill. Quarterly check payments may be available. Once Loyal American is notified of separation, you will receive a letter. You have 45 days from the date of the letter to reinstate coverage. A bank draft authorization form is required. 📞 **1-800-366-8354 (Client Services)**

☐ **Cancer Coverage** **Provider:** American Fidelity

To continue your coverage, your premium payment can be automatically drafted from your bank account. Contact the Policy Continuation Team to get started. 📞 **1-800-943-2231**

☐ **Critical Illness** **Provider:** Aetna **Group/Policy #:** 6500596

This plan is portable. Coverage may be continued by paying premiums directly to Aetna. No evidence of insurability is required if elected timely. 📞 **1-800-800-8121**

☐ **Hospital Indemnity** **Provider:** Aetna **Group/Policy #:** 6500596

This plan is portable. You may continue coverage with direct payments to Aetna. 📞 **1-800-800-8121**

☐ **Identity** **Provider:** Allstate Identity

Coverage may continue after leaving MISD. Available to former employees residing in the U.S. 📞 **1-800-789-2720**

☐ **Legal** **Provider:** ARAG

Contact ARAG to continue your legal plan membership. 📞 **1-800-247-4184**

☐ **Medical Transport** **Provider:** MASA

Coverage may be ported within 30 days to continue coverage. You must contact MASA to be connected to the Omni Division. 📞 **1-888-810-2414**

☐ **LoneStar 529** **Provider:** LoneStar

Payroll deductions stop at separation. Contact Intirety Wealth Management Group within **30 days** to continue contributions via bank draft. 📞 **214-406-9012**

☐ **Supplemental Retirement Accounts Administrator:** National Plan Administrators (NPA)

Contact your financial advisor or investment provider directly. NPA can assist with general questions.
📞 **1-800-880-2776** 💻 www.natlplan.com

☐ **Teacher Retirement System (TRS)**

For retirement, service credit, or refund questions: 📞 **1-800-223-8778** 💻 www.trs.texas.gov

☐ **Recuro**

Contact Recuro and request to speak to the Portability of Coverage Department to continue coverage on an individual basis. 📞 **855-673-2876**

☐ **Flexible Spending Account (FSA) Medical and Dependent Care**

If you are a current FSA participant, you will receive information from **First Financial Group of America (FFGA)** regarding your option to continue your Medical FSA under COBRA, provided your account has a positive balance at the time of your resignation/retirement. You will have 60 days from the date of your COBRA notification to elect continued coverage. Please note that COBRA is not available for Dependent Care FSAs (DCA); however, you may continue to submit manual claims for eligible expenses incurred prior to your resignation/retirement date through the plan run-out period. If you do not enroll for COBRA coverage for the FSA plan or are not eligible to enroll, you may submit claims for 60 days after your termination date, however no claims will be honored if the service date is after your termination date. Claims must be incurred during your eligible period through your termination date. For questions regarding your account or continuation options, please contact **First Financial at 866-853-3539**.

Returning to Work Reminder

If you return to work with MISD, you must visit the **Benefits Office within 31 days** of your actively-return-to-work date to re-enroll in benefits. ⚠ Premiums must be **paid and current** for coverage to be reinstated.