



Your Benefits After Employment

This packet contains the information and forms you need to keep the supplemental benefits that remain available to you after you leave the District. Some of these benefits are portable and some are covered by the Consolidated Omnibus Budget Reconciliation Act of 1985, also known as COBRA.*

Portable means that you can choose to pay the premiums directly to the contracted vendor and continue these benefits for you and your family members (if applicable).

Group health coverage for COBRA participants is generally more expensive than health coverage for active employees because the employer usually pays part of the premium. COBRA participants typically pay the entire premium themselves. However, premiums under COBRA tend to be less expensive than individual health coverage from another provider.

Medical Coverage

If you resign during your calendar/contract, medical coverage will cease at the end of the month of your final workday. If you complete your calendar/contract, medical coverage will end on the last day of the month you receive your final paycheck.

If you have questions, please contact the benefits vendor directly. Contact information for each of your school district's vendors can be found on the following pages.

** COBRA is a U.S. Congress-passed bill. The health benefit provisions of the law amend the Employee Retirement Income Security Act, the Internal Revenue Code and the Public Health Service Act to provide continuation of group health coverage that otherwise might be terminated. COBRA contains provisions giving certain former employees, retirees, spouses, former spouses, and dependent children the right to temporary continuation of health coverage at group rates.*

Lancaster ISD Benefits Exit Information

	Vendor Info	COBRA	Portable and/or Convertible	Plan terminates when you do	Can no longer contribute, but it is your money/acct	What happens next?
Medical Plan	BCBS (866) 355-5999	✓				You will receive a packet from Bswift
Telehealth	RECURO (855) 673-2876			✓		Nothing—coverage stops the date of your termination with the district
Dental Plan	Ameritas (800) 487-5553	✓				You will receive a letter from FFGA regarding COBRA coverage
Vision Plan	Superior Vision (800) 507-3800	✓				You will receive a packet from FFGA regarding COBRA coverage
Disability Plan	The Standard (855) 757- 4717			✓		Nothing—coverage stops the date of your termination with the district
Accident Plan	The Standard (855) 757- 4717		✓			It is portable. You will need to call (800) 634-1743.
Critical Illness	Aetna (888) 792-9682		✓			You will receive a letter from Aetna asking about continued coverage
Individual Life	Texas Life (800) 283-9233		✓			Contact Texas Life immediately to inquire about portability.
Group Term Life	BCBSTX (877) 442-4207		✓			Contact BCBSTX within 31 days to inquire about portability.
Medical Transport	MASA (954) 334-8261		✓			You must contact Keith Loeffler (713) 817-3178 There are other options.
Legal Advice	LegalShield (800) 654-7757		✓			You will receive a letter from LegalShield asking about continued coverage

Lancaster ISD Benefits Exit Information



	Vendor Info	COBRA	Portable and/or Convertible	Plan terminates when you do	Can no longer contribute, but it is your money/acct	What happens next?
403(b) Retirement Savings Plan	FFGA (800) 523-8422				✓	Your 403(b) account will continue to be invested
457(b) Retirement Savings Plan	TCG (800) 943-9179				✓	Your 457(b) account will continue to be invested
Health Flexible Spending Accounts (FSA)	FFGA (866) 853-3539	✓				You have 90 days to submit claims. Any remaining balance will be forfeited. you will receive a letter.
Dependent Care FSA	FFGA (866) 853-3539			✓		You have 90 days to submit claims. Any remaining balance will be forfeited. You will receive a letter.
Health Savings Accounts (HSA)	FFGA (866) 853-3539				✓	Contribution stops when terminated, but money is yours to spend
Employee Assistance Program	The Standard (855) 757- 4717			✓		Nothing—coverage stops the date of your termination with the district
Hospital Indemnity	Aetna (888) 772-9682		✓			You will receive a letter from Aetna asking about continued coverage

Lancaster ISD Benefits Exit Information



TRS Medical

TRS Medical is convertible to COBRA. TRS ActiveCare members are eligible for COBRA. The TRS ActiveCare COBRA Administrator at Bswift will send you a letter via USPS to explain your options. If, after 45 days of leaving the district, you have not heard from Bswift, please call (844) 752-5146 or email COBRA@wellsystems.com.

Dental and Vision Plans

Dental and Vision are COBRA eligible benefits. First Financial Administrators, Inc., will send the COBRA Specific Rights packet explaining the options. The packet should be received within 45 days. If you have questions, please contact FFGA at (800) 523-8422, Option 4, or email cobra@ffga.com.

Accident Insurance Plan

Accident insurance by The Standard is portable. You are able to keep your heart and stroke policy after you leave the district. To continue coverage, contact The Standard at (855) 757-4717 or online at www.standard.com.

Critical Illness Plan

The Critical Illness Plan through Aetna is portable and keeping it easy. They will send you an informative letter asking if you want to continue coverage and it will have instructions on just how do that. You can contact Aetna at (888) 792-9682.

Individual Life Insurance Plan

Individual Life by Texas Life insurance is portable. The individual life insurance amount you purchased is guaranteed to remain the same, and the policy remains in force until age 121, as long as premiums are paid. This policy is intended to provide coverage until your death. Your individual life insurance policy is portable so benefits will be provided as long as premium are paid and the contract is in force when you die, regardless of your employment status. Contact Texas Life within 31 days of your last day of employment to request payment options. Any questions can be answered by contacting Texas Life at www.texaslife.com or (800) 283-9233.

Group Life Insurance Plan

Group Term Life Plan by Blue Cross Blue Shield of Texas insurance is portable/convertible. First, have your employer complete and sign a BCBSTX Conversion form. After your employer has completed the conversion form, you will need to call BCBSTX insurance, provide them with the required information and request a Group Life Conversion Application. Once you have received the application package simply follow the directions and submit the required information to BCBSTX Insurance. BCBSTX must receive the required documentation within 31 days of your separation from employment. You can contact BCBSTX insurance at (877) 442-4207.

Medical Transport Plans

Medical Transport through MASA has other options when it comes to portability. You must call Keith Loeffler at (713) 817-3178.

Legal

You should receive an email (if your address is on file with LegalShield) that provides more information about your enrollment options. Within 30-40 days, look in your mail for a letter with extensive coverage details and how sign up. This enrollment offer is available for up to 90 days from when you left your employer. If you'd like to get started immediately, call LegalShield Customer Care for plan information and assistance at (800) 654-7757.

403(b) Retirement Savings Plans

If you choose to keep your funds in your 403(b) retirement savings account, they will continue to be invested. Please contact First Financial Administrators at (800) 523-8422 for more information on your options.

457(b) Retirement Savings Plans

If you choose to keep your funds in your 457(b) retirement savings account, they will continue to be invested. Please contact TCG Administrators / JEM at (800) 943-9179 for more information on your options.

Flexible Spending Accounts

Your Flexible Spending Accounts (FSA) from First Financial Group Administrators (FFGA) are available through COBRA only if you have unused funds and continue to contribute to the account during the plan year. If you leave the district at the end of the plan year, the accounts end, and no new elections can be made. For example, if your termination date is Aug. 31, and you currently have an FSA that also ends Aug. 31, you cannot start a new account effective Sept. 1. On the other hand, if your last day is July 31, and your FSA ends Aug. 31, and you have funds left, you can contribute the final month of payments and use your account through Aug. 31. Keep in mind the "use or lose" rule to make sure you spend those pre-tax dollars before they are gone. For questions, contact FFGA at (800) 523-8422, Option 4 or send an email to cobra@ffga.com.

Health Savings Account

Once established, your Health Savings Account (HSA) from First Financial Group Administrators is yours forever regardless of employment. Once you reach age 65, your funds can be withdrawn at any time and are only subject to ordinary income tax. However, you can avoid taxes by continuing to use the funds only for qualified medical expenses. For those over age 65, premiums for Medicare Part A or B, Medicare HMO, and employee premiums for employer-sponsored health insurance can be paid from an HSA. If you elect COBRA continuation coverage, your premium payments also may be paid from an HSA. Your account will be converted to a Retail Account and you will receive a new card after all payroll deposits have posted to the account. Retail Accounts may be subjected to monthly fees.

Hospital Indemnity Plan

Your Hospital Indemnity Plan by Aetna is portable, and keeping it is easy. They will send you an informative letter asking if you want to continue coverage and it will have instructions on just how do that. You can contact Aetna at (888) 772-9682.

