

# Allen ISD

## Exit Package: What Happens to Benefits when you Leave the District?



**Allen ISD**  
Where Eagles Soar

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These few pages have 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 “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).

**COBRA** is a U.S. Congress-passed Bill called Consolidated Omnibus Budget Reconciliation Act of 1985. 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.

Group health coverage for COBRA participants is generally *more* expensive than health coverage for active employees, since usually the employer pays a part of the premium for active employees while COBRA participants typically pay the entire premium themselves. It is ordinarily less expensive, though, than individual health coverage.



## Allen ISD Supplemental Benefits

PLAN	VENDOR INFO	COBRA	PORTABLE AND/OR CONVERTABLE	PLAN TERMINATES WHEN YOU DO	CAN NO LONGER CONTRIBUTE; BUT IT'S YOUR MONEY/ACCT	WHAT HAPPENS NEXT?
AISD Preferred Medical Plan	CIGNA/Allegiance .800.259.2738	✓				You will receive a packet from Allegiance Services
Medical	TRS .877.927.9438	✓				You will receive a letter from Bswift
Dental Plan	Ameritas 800.487.5553	✓				"You will receive a letter from FFA regarding COBRA coverage"
Vision Plan	Ameritas 800.487.5553	✓				You will receive a letter from FFA regarding
Critical Illness	AFA 800.654.8489		✓			You will receive a letter from AFA within 31 days
Cancer Plan	Guardian 800.541.7846		✓			You will receive a letter from Guardian on how to transfer policy to a stand-alone policy
Group Life	Unum 800.275.8686		✓			You must call within 31 days to setup auto-payments.
Individual Life	Texas Life 800.283.9233		✓			You must call within 31 days to setup auto payments
Legal	LegalShield 800.654.7757		✓			You must call to setup auto-payments
Identity Theft Protection	iLOCK360 855.287.8888		✓			You must call within 31 days to setup auto-payments
Accident Plan	MetLife 855.564.6638		✓			You will receive a letter from Metlife how to transfer policy
Disability Plan	Unum 800.275.8686			✓		Nothing—coverage stops the date of your termination with the district
GAP	AFA 800.654.8489			✓		Nothing—coverage stops the date of your termination with the district
Medical Transport	MASA 954-334-8261		✓			You must call within 31 days to setup auto-payments
403(b) & 457(b) Retirement Savings	TCG Administrators 800.943.9179				✓	Your 403(b) account will continue to be invested
Flexible Spending Accounts (FSA)	FFGA 866.853.3539	✓				You will receive a letter from First Financial Group
Dependent Care Account (DCA)	FFGA 866.853.3539			✓		You have 90 days to submit any claims

## Allen ISD Preferred Medical-CIGNA

Allen ISD Preferred Medical-CIGNA is convertible to COBRA

Members of Allen ISD Preferred Medical Plans are eligible for COBRA. An Allegiance COBRA Services Administrator will send you a COBRA packet that will include the cost of the coverage, forms to fill out to sign up for coverage, and deadlines you must enroll by in order to qualify for COBRA. You need to fill out the forms and mail them to the address shown on the form within 60 days from the date of loss of coverage. The letter accompanying the forms will state the exact date by which you have to sign up. If you have questions regarding the Allegiance COBRA Services, please call Allegiance at 1.800.259.2738.

## 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 your home to explain your options. You have 60 days to enroll into COBRA coverage. If, after 45 days of leaving the district, you have not heard from COBRA, please call Bswift 1.833.682.8972 for BCBS administered plans or WageWorks 1.877.722.2667 for Baylor Scott & White Health plan (HMO).

## Dental and VisionPlans

Dental and Vision are convertible to COBRA from FFA

Like TRS Active Care above, Aetna Dental and Superior Vision benefits are COBRA eligible. The dental and vision COBRA are administered through FFGA Administrators. The COBRA Administrator will send you a letter via USPS to your home to explain your options. If, after 45 days of leaving the district, you have not heard from FFGA Administrators, please call COBRA Administration 800.523.8422.

## Critical Illness

Group Critical Illness Plan by American Fidelity Assurance Company

Moving this Critical Illness Plan is easy. Simply submit a letter to American Fidelity Insurance informing them you would like to continue your Critical Illness Plan within 31 days of your separation from employment.

## Cancer Plan

Cancer Plan by Guardian Insurance & Annuity Company - Guardian Cancer Group #00550617

The Guardian Cancer Plan is portable. If you would like to convert your cancer plan to an individual policy, simply call Guardian within 31 days after your payroll deductions have stopped with your member ID. Guardian will then provide you with options on how to continue your coverage. You can contact Guardian Insurance & Annuity Company (800) 541-7846

## Group Life and AD&D Plan

Group Life Plan UNUM

Your Supplemental Life and Supplemental Accidental Death and Dismemberment insurance under this plan terminates when you leave the district. However, you do have the option to continue group term coverage under a different "individual" policy. To take advantage of this feature, you must have coverage of at least \$10,000. Please note, your rates may be higher than your current plan. If you would like to convert your plan or obtain a quote from UNUM, you must contact them within 31 days of your last day of employment. UNUM (800) 275-8686 <https://www.unum.com>

## Individual Life Insurance

### Individual Life by Texas Life

Voluntary permanent life insurance can be an ideal complement to the group term and optional term your employer might provide. Designed to be in force when you die, this voluntary universal life product is yours to keep, even when you change jobs or retire, as long as you pay the necessary premium. Group and voluntary term, on the other hand, typically are not portable if you change jobs and even if you can keep it after you retire, usually costs more and declines in death benefit.

Texas Life (800) 283-9233 <http://www.texaslife.com>

## Legal Assistance Plan

### Legal Plan by Legal shield

If you wish to continue your legal plan benefit, you must enroll for portable enrollment within 30 days of your last day of employment. Enrollment is prepaid via remittance of a lump sum payment equal to the legal plan's monthly rate times 30 months. Portable enrollment will remain in effect for 30 months and refunds will not be issued. The covered services and exclusions are the same as those under your current plan. You can visit Legal shield (800) 654-7757 <http://www.legalshield.com>

## Identity Theft Protection

### Identity Protection from iLOCK360

Moving this identity protection plan from payroll deduction to automatic bank withdrawal is easy. Simply call 855.287.8888 and request the option to pay monthly with a credit card. You will also have the option to upgrade your coverage and/or add your spouse and/or children. Once the iLOCK360 team has converted your profile to a monthly electronic funds transfer (EFT), you will be able to log in and update your profile to include your personal email address. If you have further questions, please reach out to iLOCK360 at 855.287.8888.

## Accident Insurance

### Accident Plan by MetLife

Once your payroll deductions have stopped, you will receive a letter from MetLife. This letter will explain how to convert your coverage to an individual plan and where to begin submitting your payments. If you do not receive a letter after 14 days of your separation from service, you can contact MetLife Small Business Center (800) 275-4638

## MASA Medical Transport Solutions

### Medical Transport Plan by MASA

Americans today suffer from a false sense of security that their medical coverage will pay for all costs associated with emergency or critical care transport. The reality is that most Americans are only partially covered for these high costs. If you wish to continue your benefit, you must enroll for portable enrollment within 30 days of your last day of employment. Portable enrollment will remain in effect for 30 months and refunds will not be issued. MASA Medical Transport Services 954-334-8261

## 403(b) & 457(b) Retirement Savings Account

Retirement Savings Account continues to be invested

Separation from employment is a qualifying event and thus allows you to remove your funds from your account if you wish. If you choose to keep your funds in your Retirement Savings Account they will continue to be invested. You can also contact your investment provider directly to inquire about other investment options they offer. TCG Administrators 800.943.9179.

## Flexible Spending Account (FSA)

FSA is convertible to COBRA

FSA Cobra is only available if the participant has unused funds and continues to contribute to the account during the plan year. If a participant leaves the district at the end of the plan year—the account ends, and no new elections will be made. For example, your termination date is 8/31 and you currently have an FSA that also ends 8/31, you will not start a new account effective 9/1 because an FSA is only employer-driven; or if your last day is 7/30, and your flex account ends 8/31 and you have funds left, you can contribute the final month of payments and use their account through 8/31 Keep in mind: It is a “use-it-or-lose-it” account.

## Dependent Care Account (DCA)

Dependent Care Account from First Financial Administrators

You have 90 days after the end of the plan year to make any claims for eligible dependent care expenses. If you do not use up the balance in the account through legitimate eligible dependent care expenses, and you do not make a claim for these expenses within the 90-day period at the end of the Plan Year, you will lose any amount left in your account, i.e., you will forfeit the amounts unused in your DCA.