



**ANNUAL ENROLLMENT PERIOD FOR
WTI Holdings, LLC dba Waterfield Technologies / VF029470
COVERAGES EFFECTIVE 01/01/2025**

Special Notes for Enrollment of Supplemental Life Insurance

Your employer has elected Blue Cross and Blue Shield of Oklahoma as your new life insurance carrier. During this transition of coverage, any current amounts you had with your employer's previous carrier will be transitioned to Blue Cross and Blue Shield of Oklahoma. Any additional amounts will be subject to Evidence of Insurability (EOI).

Please reference the EOI Rules page and Benefit Summary for further details on plan offerings as you consider coverage for yourself and your family. Evidence of Insurability (EOI) is a process where you complete an application on your health to qualify for certain amounts of coverage.

EMPLOYEE TYPE	EOI Rule for Employee	EOI Rule for Spouse	EOI Rule for Child(ren)
NEW HIRES	New Hires can elect up to the full Guarantee Issue amount. EOI is required for consideration of additional amounts.	Spouses of New Hires can elect up to the Guarantee Issue amount. EOI is required for consideration of additional amounts.	We do not require EOI for Dependent Child(ren) Life coverage. *assumes employee coverage approval
QUALIFYING LIFE EVENTS	If elected within 31 days of the life event, can elect up to the full Guarantee Issue amount. EOI is required for consideration of additional amounts.	If elected within 31 days of the life event, can elect up to the full Guarantee Issue amount. EOI is required for consideration of additional amounts.	We do not require EOI for Dependent Child(ren) Life coverage. *assumes employee coverage approval
LATE ENTRANTS	If electing more than 31 days from your initial eligibility date (usually your date of hire), EOI is required for any amount	If electing more than 31 days from your initial eligibility date, EOI is required for any amount	We do not require EOI for Dependent Child(ren) Life coverage. *assumes employee coverage approval
ONE UPS	Current enrollees are eligible to increase their coverage by one increment annually until they reach the Guarantee Issue.	*not eligible	*not eligible

NOTE: Applicants that are declined coverage or coverage increases may reapply in 2 years

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Oklahoma is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.