

The HealthChoice Life Insurance Plan for 2024 offers term life insurance benefits to eligible state, education, and local government employees, former employees, and their dependents, in accordance with Oklahoma statutes. The plan encompasses Basic Life, Supplemental Life, Dependent Life, and Accidental Death and Dismemberment (AD&D) coverage. Basic Life provides \$20,000 in coverage payable to beneficiaries upon the insured's death, which includes AD&D benefits and a waiver of premium. Employees may opt for Supplemental Life in increments of \$20,000, up to a maximum of \$500,000, with the first \$20,000 of this coverage also including AD&D benefits. New enrollees can access Guaranteed Issue coverage up to two times their annual salary without a life insurance application during the initial enrollment period. Former employees can retain life insurance in \$5,000 increments upon termination, excluding AD&D benefits and waiver of premium. Dependent Life insurance is available for eligible dependents if the employee enrolls in Basic Life, with coverage options for spouses and children, adjustable only during the annual Option Period or within 30 days of losing other group life insurance.

The policy specifies an accidental death benefit of \$40,000 payable to beneficiaries if the employee dies from an accident within 90 days; otherwise, only the standard life benefit applies. Benefits for loss of limb or sight due to an accident require the loss to occur within 90 days, with specific payouts for dismemberment. The Waiver of Premium benefit is available for current employees who become disabled, contingent upon physician certification and application submission after 30 consecutive days of disability. Exclusions include deaths resulting from suicide within the first 24 months, intentional self-harm, felonies, certain diseases, and high-risk activities. In the event of death, benefits are paid in a lump sum to named beneficiaries, who must be updated via a Beneficiary Designation Form. If no beneficiaries are designated, benefits will go to the estate, and if multiple primary beneficiaries are named, the remaining beneficiaries share the deceased's benefit.

Claims must be filed using a Life Insurance Claim Form along with a death certificate, and each beneficiary must submit a separate claim form. Claims should be filed promptly, with an appeal

process available within 180 days of denial. The policy stipulates that misstatements can lead to retroactive cancellation of coverage, and legal actions must be initiated within three years of the claim filing deadline. Eligibility for Basic Life coverage requires current employment with a participating employer and enrollment in a health plan, with dependents including a legal spouse and children up to age 26. Coverage for other dependents requires proof of dependency and must be requested within 30 days of initial placement.

Upon termination of employment, coverage may continue under certain conditions, including vesting rights or through the HealthChoice Disability Plan, provided premiums are paid in full. Coverage must be elected within 30 days of termination to avoid a break in coverage. The policy outlines continuation of life insurance for various employee categories upon termination, with specific provisions for education and local government employees. Current employees can adjust their life coverage during the annual Option Period or within 30 days of losing other group coverage. Coverage terminates on the last day of the month when premiums are unpaid, the plan is terminated, or upon the insured's death. Surviving dependents can continue life insurance coverage after the primary member's death, with a 60-day notification period to EGID.

The policy includes a privacy notice detailing the management of medical information, individual rights regarding health information, and OMES's responsibilities in protecting this information, emphasizing compliance with HIPAA regulations. Health information may be disclosed for administrative purposes, public health issues, research, and legal compliance. The policy defines key terms such as "Basic Life," "current annual salary," "Guaranteed Issue," and "Option Period," and is administered by the Employees Group Insurance Division (EGID) of the Oklahoma Office of Management and Enterprise Services.