



## Dependent Life

Dependent Life is available to any employee who is covered with at least Basic Life insurance. No life insurance application is required since the only criteria is that the employee must be covered with Basic Life insurance for dependents to be eligible.

There are three levels of Dependent Life benefits and one set premium per level, regardless of the number of dependents covered. If one dependent is covered under Dependent Life, all eligible dependents must be covered under Dependent Life. Dependent Life is the only benefit in which a person can be covered under more than one member's account (i.e., a child covered under both parents' accounts for Dependent Life).

The employee is the **only** beneficiary of Dependent Life coverage. There are no Accidental Death and Dismemberment benefits attached to Dependent Life. In the case of simultaneous death with the employee and a dependent covered under Dependent Life, if it cannot be determined who passed first, the claim will be paid as if the dependent passed first and the proceeds will go to the employee's estate. If it is determined that the employee passed first, the Dependent Life ceases and nothing is paid out. This type of occurrence is rare.

## Beneficiary Designation Form

An employee electing life insurance should complete a Beneficiary Designation Form indicating how the member requests the life insurance be paid out upon death. Because life changes often occur throughout the year, it is important to review your beneficiary information on file with HealthChoice. Some examples of life changes that may require a change in your life insurance beneficiary designation include:

- Birth of a child.
- Death of a family member.
- Marriage or remarriage.
- Divorce.

Be aware that HealthChoice has no option other than to pay life insurance proceeds to the beneficiaries listed in our files as of the date of death or as required by law.

## Contact Information for HealthChoice Member Services

**OKLAHOMA CITY AREA:**  
405-717-8780

**TOLL-FREE:**  
800-752-9475

**TTY 711**

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**OKLAHOMA**  
Employees Group  
Insurance Division



## **HealthChoice Life Insurance Plan**

The HealthChoice Life Insurance Plan provides group term life insurance. Term life insurance pays benefits upon the death of the insured. There is no cash surrender value. You cannot borrow money against the life insurance.

**Basic Life** is the first \$20,000 of life coverage.

**Supplemental Life** is any amount above the Basic Life amount of \$20,000. Supplemental Life is only available in \$20,000 units.

**Accidental Death and Dismemberment** applies to Basic Life and the first \$20,000 of Supplemental Life include AD&D benefits.

Initial enrollment in the HealthChoice Life Insurance Plan must occur within 30 days of the date you become eligible.

During initial enrollment, life insurance coverage within the Guaranteed Issue amount (two times your annual salary) can be elected on your enrollment form. If you request coverage above your Guaranteed Issue amount, you must also complete a life insurance application.

You must be covered under group health insurance through EGID or provide proof of other group health insurance coverage to

enroll in HealthChoice Life Insurance.

After your initial enrollment, increases to life insurance coverage can only be applied for:

- During the annual Option Period.
- Within 30 days of the loss of other group life insurance coverage.
- Within 30 days of a midyear qualifying event.



## **Life Insurance Application**

Two life insurance applications are available on the EGID website – the Life Insurance Application for New Hire/Rehire Employee and the Life Insurance Application for Option Period/Midyear Coverage Change. An application is not required when an employee:

- Makes no changes to life insurance in effect.
- Decreases or drops their current amount of life insurance.
- Adds Dependent Life when at least Basic Life is in effect.

Forms must be submitted within the set deadline. Height and weight fields are required. Requests of \$300,000 or greater will require the employee to submit a minimum of two years of medical records

from a U.S. licensed medical provider. You are responsible for any costs related to the copying of medical records.

An incomplete life insurance application will result in automatic denial. It is the employee's responsibility to ensure the life insurance application is accurate, complete, signed, dated and returned by the deadline to:

### **EGID**

**P.O. Box 11137**

**Oklahoma City, OK 73136-9998**

Approval or denial of application will be sent to the employee's address and a copy is sent to the coordinator.

## **Guaranteed Issue**

### **For new hires only**

When enrolling in Basic Life, a new hire can also elect Supplemental Life in the amount equal to two times their annual salary rounded up to the next \$20,000 unit without filling out a life insurance application. If the new hire requests additional amounts above this Guaranteed Issue amount, a completed life insurance application must be approved.

The maximum amount of supplemental life insurance available through HealthChoice is \$500,000. With the \$20,000 Basic Life, the employee's maximum life insurance available is \$520,000.

**Note:** Employees rehired by the same employer within 24 months are not considered new hires and cannot elect a greater amount of life insurance than they had at the time of termination unless they submit a life insurance application.