

## CONTINUING COVERAGE FOR SURVIVING DEPENDENTS

A surviving spouse and dependent(s), who were covered by the primary member at the time of the member's death, can elect to continue coverage. Survivors have 60 days following the primary member's death to notify OSEEGIB they wish to continue coverage. Coverage

will be effective the first day of the month following the primary member's death.

A surviving dependent spouse and disabled dependents are eligible to continue insurance coverage as long as premiums are paid.

Other dependent children are eligible to continue coverage as long as premiums are paid, or until they reach age 25 or marry, whichever event occurs earliest.

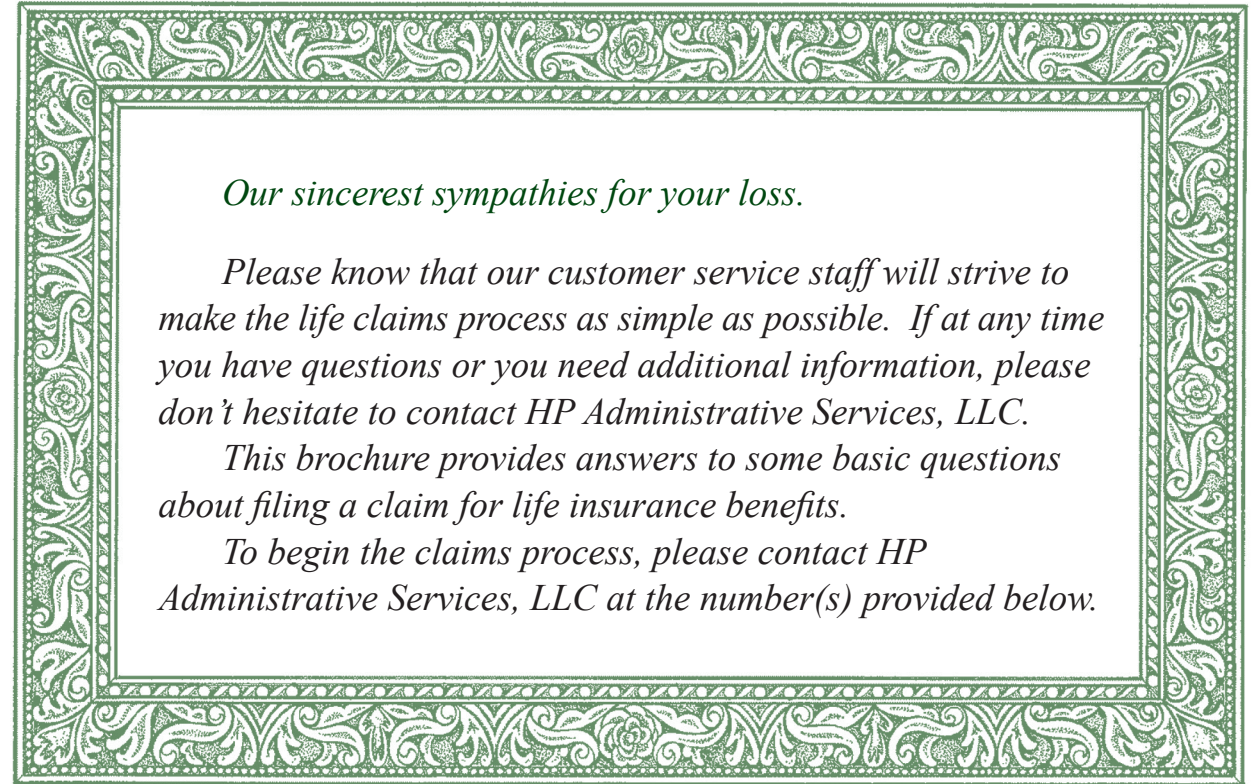
Dependent children who become ineligible because of age or marriage may be able to retain benefits under COBRA.

## Oklahoma State and Education Employees Group Insurance Board

# HealthChoice

# Life Insurance Benefits

## *A Guide to the Claims Filing Process*



*Our sincerest sympathies for your loss.*

*Please know that our customer service staff will strive to make the life claims process as simple as possible. If at any time you have questions or you need additional information, please don't hesitate to contact HP Administrative Services, LLC.*

*This brochure provides answers to some basic questions about filing a claim for life insurance benefits.*

*To begin the claims process, please contact HP Administrative Services, LLC at the number(s) provided below.*

### CONTACT INFORMATION

HP Administrative Services, LLC  
2401 N.W. 23rd Street, Suite 11  
Oklahoma City, OK 73107

1-405-416-1800  
1-800-782-5218  
TDD 1-405-416-1525  
TDD 1-800-941-2160

HealthChoice  
3545 N.W. 58th Street, Suite 110  
Oklahoma City, OK 73112  
www.healthchoiceok.com or  
www.sib.ok.gov

1-405-717-8780  
1-800-752-9475  
TDD 1-405-949-2281  
TDD 1-866-447-0436

This publication was printed by the Oklahoma State and Education Employees Group Insurance Board as authorized by 74 O.S. Section 1301, et seq. 5,000 copies have been printed at a cost of \$0.118 each. Copies have been deposited with the Publications Clearinghouse of the Oklahoma Department of Libraries.

## ***FILING A CLAIM FOR LIFE INSURANCE BENEFITS***

HP Administrative Services will need certain documents before it can begin processing your claim. Documents include:

- A *Life Insurance Claim Form*
- An original or certified copy of the death certificate

Other types of documentation that may be required include, but are not limited to:

- A copy of the police or fire report
- Court documents appointing guardianship of a minor child
- Court documents appointing a trustee or representative of the estate
- A copy of any trust agreement

Once all the necessary documents are received, it will take approximately three business days for your claim to be processed.

## ***CLAIM FILING DEADLINE***

Claims must be received no later than the last day of the calendar year immediately following the calendar year in which your loss occurred.

## ***PAYMENT OF LIFE BENEFITS***

In the event of the primary member's death, life insurance benefits are paid to the beneficiary(ies) listed in the HealthChoice file as of the date of death. If no beneficiary is listed, benefits will be paid to the estate.

In the event of the death of a dependent spouse or child, life insurance



benefits are always paid to the primary member.

Life insurance benefits are paid in a lump sum payment. Payment is made in the form of a check that is sent to the primary member or beneficiary(ies) by certified mail.

## ***WHEN THE BENEFICIARY IS A MINOR CHILD***

When the beneficiary is a minor child and life benefits are \$10,000 or less, a court must issue guardianship papers before benefits can be paid. You will need to submit a certified copy of the guardianship papers when you file your claim. Custody papers are not acceptable.

When the beneficiary is a minor

child and life benefits are more than \$10,000, the claim will be pended until the child reaches age 18.

## ***ASSIGNMENT OF BENEFITS***

You may elect to have life insurance proceeds paid to a funeral home to help pay for burial expenses.

## ***ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS***

Accidental death and dismemberment benefits only apply to the primary member's coverage as long as he/she is a current employee. Benefits paid for the loss of life as a result of an accident require that the insured's death occurred at the time of, or within 90 days immediately following the date of the accident. The primary member's death must be the direct result of the accident for accidental death and dismemberment benefits to apply.

Accidental death and dismemberment benefits never apply to dependent coverage.



## ***PREMIUMS DUE AT DEATH***

Any insurance premiums due at the time of the insured's death will be withheld from life insurance benefits.

## ***DESIGNATING A NEW BENEFICIARY***

If you are a primary member, surviving spouse, or dependent who will be continuing life insurance coverage, you may need to name a new beneficiary(ies). A *Beneficiary Designation Form* is available on the HealthChoice website, or you can contact HealthChoice Member Services.

## ***ADDITIONAL INFORMATION***

Additional information can be found in the HealthChoice Life Insurance Handbook and the OSEEGIB Rules which are available on the HealthChoice website. You can also visit the Frequently Asked Questions section of the website or you can contact HealthChoice Member Services for additional information.