

## Things to Remember for Life Insurance Applications

Dear Coordinators,

The Health Care Management Unit is here to provide your employees with information about HealthChoice Life Insurance. By following the application criteria, you help reduce the number of errors and expedite the process for your employees.

### New Hire Life Insurance Coverage

- Basic Life: \$20,000.
- Supplemental Life: Any amount above Basic Life.
- Guaranteed Issue: Two times the member's annual salary rounded up to the nearest \$20,000. Available to new hires only. (Not available during Option Period.)

To determine a new hire's Guaranteed Issue, refer to the online HealthChoice calculator:

[https://gateway.sib.ok.gov/icusers/benefit\\_calc.aspx](https://gateway.sib.ok.gov/icusers/benefit_calc.aspx).

- Maximum amount of coverage allowed: \$520,000.

**Employees who declined life insurance during initial enrollment must complete and submit a Life Insurance Application to enroll in life insurance during Option Period.** New hires who request only Basic and Guaranteed Issue do not need to submit an application to HCMU. New hires who request **coverage greater than Guaranteed Issue must complete a Life Insurance Application.** All rules and deadlines apply.

If you have questions, call 405-717-8843. Life Insurance Applications can be faxed to 405-717-8997 or mailed to:

HCMU/Life Insurance Application (EOI)  
Office of Management and Enterprise Services EGID  
P.O. Box 57830  
Oklahoma City, OK 73157-7830.

Remember to complete a new Insurance Coordinator Information and Notice form when there is a change in the coordinator or your information. Fax these forms to Member Accounts at 405-717-8939.

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### Life Insurance Application Criteria

1. An **incomplete application** will result in the application being denied. The application is not returned, and a denial letter is issued.
2. The applicant's height and weight are **required** on page 2 of the application.
3. **Coordinators must complete the top portion.** Applications or additional information requested by HealthChoice that are not received by the deadline for Option Period will result in denial of the application. Option Period deadline means postmarked by Oct. 31 or the next business day if Oct. 31 falls on a weekend. New hire applications must be submitted within 30 days of the new employee's hire date or the member must reapply during the next annual Option Period.
4. Approval or denial of an application is sent to the member's address listed in our file and a copy is sent to the coordinator.
5. If a member sends an application during the Option Period for an amount they currently have in place the application will be filed; no response will be sent.
6. For life insurance requests of \$300,000 or greater, a minimum of two years of medical records from a U.S. licensed medical provider are required. **Statements of health or letters of health status will no longer be accepted.** Only actual medical records with an appropriate history and physical examination will be accepted.
7. Costs related to the copying of records for submission to HCMU are the member's responsibility.
8. HCMU does not call or fax physicians' offices for medical records.
9. Applicants must complete and submit both pages 1 and 2 of the application. Please be sure the applicant's name is printed on page 2. If an application is received without both pages completed, the application will not be accepted or processed.
10. No applications for Option Period coverage are accepted after the close of the Option Period (**no exceptions**).
11. **Do not send requests to decrease life insurance coverage to HCMU.**