

# LIFE INSURANCE

*Benefits*



A GUIDE TO THE  
CLAIMS FILING  
PROCESS



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## FILING A CLAIM FOR LIFE INSURANCE BENEFITS

HealthChoice 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.

## ASSIGNMENT OF BENEFITS

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

## PAYMENT OF LIFE BENEFITS

In the event of the primary member's death, life insurance benefits are paid to the beneficiaries 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 accordance with the Beneficiary Designation Form on file. Payment is made in the form of a check that is sent to the primary member or beneficiaries by certified mail.

## WHEN THE BENEFICIARY IS A MINOR CHILD

When the beneficiary is a minor child and life benefits exceed \$10,000, a court must issue a letter of guardianship for the minor child's estate before benefits can be paid. You will need to submit a certified copy of the document when you file

your claim. Custody papers are not acceptable. However, if life benefits are \$10,000 or less, a claim can be made by the adult responsible for the minor without the necessity of obtaining legal documentation.

### ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

Accidental death and dismemberment benefits apply only to the primary member's coverage as long as they are 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 do not 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. A Beneficiary Designation Form is available on the HealthChoice website, or you can contact EGID.

### ADDITIONAL INFORMATION

Additional information can be found in the [HealthChoice Life Insurance Handbook](#) and the [EGID Administrative Rules](#) which are available on the HealthChoice website. You can also visit the Frequently Asked Questions section of the website or you can contact EGID for additional information.





*Our sincerest sympathies for  
your loss.*

## CONTINUING COVERAGE FOR SURVIVING DEPENDENTS

A surviving spouse and dependents, 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 EGID if they wish to continue coverage. Coverage will be effective the first day of the month following the primary member's death.

Please know that our customer care 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 HealthChoice Customer Care.

## CONTACT INFORMATION

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