



What is Option Period?

Option Period is the annual enrollment period when current and former employees can make plan elections for the upcoming year.

Current employees

During Option Period, current employees can make the following changes for themselves and their dependents:

- Enroll in plans.
- Change plans or drop coverage.
- Add, increase or decrease life insurance coverage (with approved life insurance application).
- Add or drop eligible family members from coverage.

Former employees

During Option Period, former employees can:

- Change health and/or dental plans currently in place.
- Drop coverage and/or dependents.
- Decrease life insurance coverage.
- Enroll in or change vision plan.

When is the effective date of Option Period changes?

Option Period changes are effective Jan. 1 of each new plan year.

One exception is when a member's life insurance application is delayed for additional information. If this occurs, the effective date of the life insurance is the first day of the month following approval of the application.

How will I receive my Option Period materials?

Current employees

Your Option Period materials will be either mailed to you or distributed to you by your insurance coordinator. If you did not receive your Option Period materials by mail, contact your insurance/benefits coordinator.

State agency employees

Contact your benefits coordinator for information about your Option Period materials.

Pre-Medicare former employees/survivors and COBRA participants

Your Option Period materials will be mailed to you and will include information on how to access your Option Period guide. If you did not receive your Option Period materials by mail, call EGID Member Services at 405-717-8780 or toll-free 800-752-9475. TTY users call 711.

Medicare-eligible former employees

Option Period materials, including your Option Period Enrollment/Change Form and Benefit Options Guide, will be mailed to you.

Note: If you are retiring after Oct. 1 of the current year, please contact EGID Member Services for the appropriate materials.

Do I have to return my Option Period form?

Current employees

Check with your insurance/benefits coordinator about the need to return your form even if you are not making any changes. Your insurance/benefits coordinator sets the deadline for you to return your Option Period Enrollment/Change Form.

Former employees

Forms with changes must be returned, postmarked, or faxed to 405-717-8939 by Dec. 7, 2020. Forms can be mailed to EGID, P.O. Box 58010, Oklahoma City, OK 73157-8010. If you do not have any changes, do not return your form.

Where can I find the Employee Benefit Options Guide?

The Employee Benefit Options Guide is on this page.

The Benefits Enrollment Guide for state employees is on the [Employee Benefits page](#).

Will I receive a confirmation for the Option Period changes I made?

Yes. If you make changes to your coverage, you will receive a confirmation statement by mail from the Employees Group Insurance Division. The statement identifies:

- Your coverage for the upcoming plan year.
- The effective date of your coverage.
- Your monthly premium (before any contribution from your employer or retirement system).

Review your confirmation statement for errors. To report errors:

- **Current employees** should contact their insurance/benefits coordinator.
- **Former employees**, survivors and COBRA participants should call EGID Member Services at 405-717-8780 or toll-free 800-752-9475. TTY users call 711.
- Once corrections are made, an amended statement is sent to you.

Note: If you make no changes to your coverage, keep your Option Period Enrollment/Change Form as your confirmation of coverage.

What if I need to change my Option Period elections after I've returned my form?

Education and local government employees

You can make changes to your original Option Period elections by contacting your insurance coordinator to complete a blank Option Period Enrollment/Change Form. Please write "Supersede" at the top of the form. You will need to contact your insurance coordinator regarding the deadline to make changes.

State employees with EBD employers

You can make changes to your elections until the online enrollment system closes on Oct. 31.

Former employees, survivors and COBRA participants

Prior to the Dec. 7 deadline, you can make changes to your original Option Period elections:

- Call member services at 405-717-8780 or toll-free 800-752-9475. TTY users call 711 and request a form.
- Download a blank form from this page and mail it to EGID.*
- Write to EGID at P.O. Box 58010, Oklahoma City, OK, 73157-8010.*

***Whether sending in a form or just making your request in writing, you must write "Supersede" at the top. This supersede form must be postmarked no later than Dec. 7.**

I am Former Employee gaining Medicare eligibility during Option Period. What should I do?

Call EGID Member Services to receive the information you will need to enroll in a Medicare supplement or Medicare Advantage Prescription Drug Plan. You are strongly encouraged to attend one of the virtual [retiree Option Period meetings](#) or one of the two benefit fairs for Medicare-eligible members to learn more about your plan options.

As a former employee, can I add my spouse and/or dependent children during Option Period?

After leaving active employment, you cannot add dependents to any coverage except vision. Dependents can be added to any benefits lost within 30 days of a qualifying event.

Does my spouse need to sign my Option Period form?

Yes. A spousal signature is required if you cover your children on health, dental and/or vision and are not including coverage for your spouse.

Yes. A common-law spouse signature is required if you cover your children on health, dental and/or vision and are not including coverage for your spouse. You will need to sign a Common-Law Spouse Certification and turn it in to your insurance coordinator once a common-law marriage is publicly declared.

Do I need to list my PCP on my Option Period form?

Yes. A primary care physician is required when you select an HMO health plan (a primary care dentist is required for a prepaid dental plan) for you and/or your dependents.

Can I add life insurance during Option Period?

Current employees

Yes. Life insurance can be added or increased ONLY upon completing a life insurance application and receiving EGID approval. Application must be obtained from your insurance/benefits coordinator. A [Beneficiary Designation Form](#) is required when enrolling in life insurance. If you have life insurance and choose to increase, an updated beneficiary form may be necessary. It is also best practice to update your beneficiary form.

Former employees

Pre-Medicare and Medicare members are not allowed to add or increase life insurance once they have left employment. As a former employee, you can only drop or decrease the amount of life coverage currently in place.

Where can I find the different Option Period forms needed?

All appropriate Option Period forms are located on the EGID website by selecting this page.

Current employees

Be sure to sign all forms before returning them to your insurance or benefits coordinator.

What are the monthly premiums for the plans in 2021?

- [Current Employee Monthly Premiums](#)
- [Former Employee and Surviving Dependents Monthly Premiums](#)
- [Former Employee Medicare Supplement and Medicare Advantage Prescription Drug \(MA-PD\) Plans Monthly Premiums](#)
- [COBRA Monthly Premiums](#)
- [Life Insurance Chart - Current](#)