



**BlueCross BlueShield of Oklahoma**

October 11, 2024

Municipal Facilities Authority  
420 W Main St. Ste 110  
Oklahoma City, OK 73102-4435

Dear City of Oklahoma City,

We at Blue Cross and Blue Shield of Oklahoma (BCBSOK) appreciate the opportunity to continue providing benefits for you and your employees, and we are pleased to present to you our January 1, 2025 renewal package.

The City of Oklahoma City has been a valued customer of Blue Cross and Blue Shield of Oklahoma for the past 11 years. It's our pleasure to be of service to you, and we would like to confirm the renewal of your benefits. For detailed changes to your renewal rates, please refer to the reporting package provided with this letter. We have outlined the specifics with a rate table and experience exhibits.

We remain committed to enhancing our product features and offering solutions that meet both your needs and the needs of your employees. Here are just a few that we thought you'd like to know about:

### **Beneficiary Resource Services™<sup>1</sup> – Benefits Beyond a Check**

Beneficiary Resource Services is a program that combines family wellness and security at the most difficult of times. Services for insureds and their families include online will preparation and online funeral planning. The following services are available to beneficiaries and their families after a life claim, or to those who qualify for an accelerated death benefit: up to five face-to-face counseling sessions, unlimited phone contact, referrals and support.

### **Solutions for Municipalities**

We offer critical incident counseling services to our municipality customers to help them cope with tragic events as part of the Beneficiary Resource Services™<sup>1</sup> program. With the critical incident counseling benefit, we will pay for up to two days for an on-site counselor if a municipality employee suffers an on-the-job accidental death.

### **DearbornCares<sup>SM2</sup> – Support for Life Insurance Beneficiaries When They Need It**

DearbornCares provides an advance payment of the life insurance benefit to help beneficiaries cover their immediate expenses, such as funeral costs and medical bills. This benefit pays up to a total of \$50,000 of employer-paid life insurance benefits for claims with up to three named beneficiaries, and it's available for covered and retired employees.

### **Employee Assistance Program<sup>3</sup> – Helping Employees Resolve Life's Issues**

Through ComPsych® Corporation, we offer accessibility to professional assistance for employees with personal problems or concerns. Employees can access ComPsych counselors

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22<sup>nd</sup> St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Oklahoma is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, as an association of independent Blue Cross and Blue Shield Plans.



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24 hours a day, 365 days a year, with concerns such as mental or emotional problems, elder care, substance abuse, childcare, family relationships, child development issues, marital problems or workplace concerns.

### **Absence Management Services, Powered by FMLASource®<sup>4</sup>**

We've combined our disability products with FMLASource's expertise and experience to help employers manage their FMLA leaves. This integrated disability and absence management solution helps put an end to manual processing and provides the potential for reduced absenteeism, cost savings for employers and a better employee experience. FMLASource has a team of industry experts that includes attorneys with healthcare and employment law backgrounds. Additional integration is available with our Employee Assistance Program.

### **Travel Resource Services™<sup>5</sup> – Your Ticket to Safe and Worry-Free Travel**

Our Travel Resource Services provider, Assist America, Inc., offers around-the-clock emergency and information services that can help your employees access emergency assistance when they are traveling 100 or more miles away from home. Key services include medical search and referral, medical monitoring, medical evacuation/return home, traveling companion assistance, dependent children assistance, visitation arrangements for a family member/friend and the return of mortal remains.

### **Evidence of Insurability (EOI) – Take the Paper Out of Your EOI Process**

Employer groups can complete their EOI securely and privately online. The online EOI application process makes it fast and easy to complete submissions without having to complete any paper forms. This benefit includes a single, customized link for all your employees with a significantly improved turnaround time on claim decisions.

### **Benefits Manager – Benefits Made Easy**

Benefits Manager provides employers with a wide variety of online tools, services and information to help you administer your ancillary group benefits. Benefits Manager is a secure, easy-to-use site that offers convenient online access to your group's billing and coverage information. Features include membership maintenance, online and automatic billing payment options, policy and certificate retrieval, online claims submission, claims reports and EOI reports.

### **Voice of the Customer (VOC) – Actively Listening to Our Customers**

VOC is a company-wide initiative that helps us better understand the needs of our customers. By surveying our various customers, we gauge how well we're servicing them and identify ways we can enhance their experience. For example, we are proud to have a Net Promoter Score (NPS) of 72 from our life insurance beneficiaries and continue to track feedback and take improved action on it in all our customer segments.



BlueCross BlueShield of Oklahoma

To learn more about our products and services, please visit us at [bcbsok.com/ancillary](https://bcbsok.com/ancillary).

Thank you for choosing Blue Cross and Blue Shield of Oklahoma. If you have any questions or need assistance, please let me know. I am happy to help.

Sincerely,

*Myra Hamilton Brown*

Myra Hamilton Brown

Your Ancillary Account Executive

<sup>1</sup>Beneficiary Resource Services is provided by Morneau Shepell. Morneau Shepell is an independent organization that does not provide Blue Cross and Blue Shield of Oklahoma (BCBSOK) or Dearborn Life Insurance Company products or services. Neither Morneau Shepell, BCBSOK nor Dearborn Life Insurance Company are responsible or liable for care or advice rendered by any referral resources.

<sup>2</sup>Pays up to a total of \$50,000 to beneficiaries (maximum 3) of employer-paid basic life insurance benefits within 48 hours of confirmation eligibility. The advance payment is either distributed to 1 beneficiary or divided up between 2 or 3 beneficiaries, as designated by the insured.

<sup>3</sup>The Employee Assistance Program is offered and administered by ComPsych® Corporation. ComPsych® Corporation is an independent organization that does not provide Blue Cross and Blue Shield of Oklahoma or Dearborn Life Insurance Company products or services.

<sup>4</sup>Absence Management Services is administered by ComPsych® Corporation. ComPsych® Corporation is an independent company that does not provide Blue Cross and Blue Shield of Oklahoma or Dearborn Life Insurance Company products or services.

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<sup>5</sup>Travel Resource Services is administered by Assist America, Inc. Assist America is an independent organization that does not provide Blue Cross and Blue Shield of Oklahoma or Dearborn Life Insurance Company products or services. Assist America is solely responsible for the products and services associated with Travel Resource Services.

### Rate Table:

We have reviewed the current demographics of your group insurance programs. We are pleased to inform you that there will be no change in the existing rates for the upcoming renewal period. The following renewal rates will go into effect January 1, 2025 and will be guaranteed for 4 years.

Coverage	Current Rate	Renewal Rate
Basic Life (Actives)	\$0.110 / \$1,000	\$0.110 / \$1,000
Basic Life (Retiree)	\$1.825 / \$1,000	\$1.825 / \$1,000
Basic Life (AD&D)	\$0.032 / \$1,000	\$0.032 / \$1,000
Voluntary Life (Employee)	\$0.285 / \$1,000	\$0.285 / \$1,000
Voluntary Life (Spouse)	\$0.285 / \$1,000	\$0.285 / \$1,000
Voluntary Life (Child)	\$0.525 / \$2,500	\$0.525 / \$2,500
Voluntary AD&D (Employee)	\$0.032 / \$1,000	\$0.032 / \$1,000

If a true open enrollment is offered for Employees and Spouses, the Active Employee rate will increase to \$0.158 and the Retiree rate will increase to \$2.090. This will be an overall change in premium of \$104,755 annually from current.

### Proposed by Blue Cross and Blue Shield of Oklahoma Ancillary

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BlueCross BlueShield of Oklahoma

Authorized Signature: [Signature] Date: October 22, 2024  
VP of Sales

APPROVED by the Council and SIGNED by the Mayor of the City of Oklahoma City this 5TH day of NOVEMBER 2024.

ATTEST:

[Signature]  
City Clerk



[Signature]  
Vice Mayor

APPROVED by the Trustees and SIGNED by the Chairman of the Oklahoma Municipal Facilities Authority this 5TH day of NOVEMBER 2024.

ATTEST: (Seal)  
AUTHORITY

OKLAHOMA CITY MUNICIPAL FACILITIES

[Signature]

SECRETARY



VICE CHAIRMAN

[Signature]

APPROVED by the Trustees and SIGNED by the Chairman of the Oklahoma City Post-Employment Benefits Trust this 13TH day of NOVEMBER 2024.

ATTEST: (Seal)  
BENEFITS TRUST

OKLAHOMA CITY POST-EMPLOYMENT

[Signature]

SECRETARY

[Signature]

CHAIRMAN

REVIEWED for form and legality.

[Signature]

ASSISTANT MUNICIPAL COUNSELOR

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