





Workforce Blue[™]

Affordable Benefit Programs for Oklahoma Businesses





Health Care Plans Made Easy

Blue Cross and Blue Shield of Oklahoma (BCBSOK) is working with the Oklahoma Independent Petroleum Association (OIPA) to make it easier for member businesses to provide affordable group health coverage to employees. Now, businesses associated with OIPA can choose from a variety of Workforce BlueSM health care plans, priced within their budget, with physicians and health care providers they trust.

To complete the benefits package, association members can also purchase Life, Dental, Short-term Disability (STD), Long-term Disability (LTD), and other voluntary products from Dearborn National.*

Workforce Blue Plan Features:

- ▶ PPO plan options: Choose from BlueChoice® PPO, BlueOptions® PPO, BlueOptimizeSM or BluePreferred® PPO
- Multiple deductibles and copayments available
- Prescription drug coverage
- Life, dental and disability benefits are available
- Network availability in all 50 states



Oklahoma Independent Petroleum Association

Workforce Blue Benefits Program

Effective/Renewal Date: Oct. 1

- ▶ Medical, Dental, Life and Voluntary benefits programs are underwritten by Blue Cross and Blue Shield of Oklahoma (BCBSOK) and Fort Dearborn Life Insurance Company.* Plans are available for Oct. 1 effective dates.
- > Employer groups with 2-150 eligible employees can participate in the plan.
- Participating OIPA member companies receive a rate factor adjustment for enrolling and maintaining 100 percent participation of their eligible employees.
- ▶ Participating employer medical groups must maintain 100 percent participation among eligible employees. (This does not include employees who have other coverage, work part-time, or are in a waiting period.)
- ▶ OIPA member companies (with 10-150 eligible employees) receive premium discounts available on all Dearborn National Life, Dental, Short-term Disability (STD), Long-term Disability (LTD), and voluntary products.
- OIPA membership is required for eligibility.
- > Existing BCBSOK group medical customers are eligible to participate in the program upon plan anniversary. Additional underwriting requirements and enrollment paperwork will apply.
- Oct. 1 of each year.

Products and services marketed under the Dearborn National brand and the star logo are underwritten and/or provided by Fort Dearborn Life Insurance Company*. Fort Dearborn Life Insurance Company does not provide Blue Cross and Blue Shield of Oklahoma products and services and is a separate company.

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To learn more about **Workforce Blue**, contact Blue Cross and Blue Shield of Oklahoma at **800-281-0446**, visit our website at **bcbsok.com**, or contact your local authorized agent.

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