

Re: OSCPA Health Insurance **Guaranteed Issue Offer**

I want to take this opportunity to welcome you to membership in the Oklahoma Society of CPAs and to introduce you to Beale Professional Services. Beale has been providing quality insurance programs and services to the OSCPA and its members for more than 40 years. More importantly, they service what they sell.

As a new member benefit, you have the opportunity to enroll in the **OSCPA Health Insurance** program underwritten by Blue Cross and Blue Shield of Oklahoma without having to medically qualify. That's right, coverage is guaranteed-issue.

What coverage is provided?

Under the Blue Choice \$1,000 deductible PPO Plan, the in-network physician's office visit co-pay is \$25.00. In-network prescription drugs are reimbursed at 70%, not subject to any co-pays or deductible. After satisfaction of the deductible, the plan pays 80% of the first \$5,000 of in-network covered expenses and 100% thereafter. The other plans available are High Deductible Health Plans (HDHPs) which qualify for use with a Health Savings Account (HSA.) (Enclosed is a Q&A concerning HDHPs and HSAs in case you are unfamiliar with them.) If you will only be insuring yourself, your deductible options are \$1,500 and \$3,000. If you will also be insuring a spouse and/or child(ren) your deductible options are \$3,000 and \$6,000. Doctor's visits, prescriptions and other eligible expenses are reimbursed at 80% in-network and 60% non-network once the deductible has been satisfied. Be sure to review the enclosed materials to find out about the optional HSA-component of this type of plan.

How do I enroll?

To enroll, you must complete the enclosed application and eligibility verification form within 60 days of becoming a member of the Society and return it to Beale Professional Services in the envelope provided. Send no money now; you will be billed upon acceptance of your completed application.

When will my coverage be effective?

Your insurance will become effective the first day of the month following the completion of 30 days of new membership in the OSCPA and provided that your application is received by Beale Professional Services prior to the effective date.

Are my employees eligible?

Yes, employees are eligible as part of your employer group. They are not eligible as individuals.

What is the cost?

To determine your cost, please complete the enclosed Quote Request Form and mail it to Beale Professional Services. You may also call them at 1-800-530-4863, fax to 405-521-1610 or e-mail them at beale@bealepro.com. You can also request a Quick Quote at www.bealepro.com.

Limited Time Offer

This offer expires 60 days after your membership date. If you do not enroll during this time period, you will not be eligible until the next open enrollment period.

Other Programs

In addition to the Blue Cross Health Insurance program, the OSCPA also sponsors other insurance programs, administered by Beale Professional Services including other HSA qualifying High Deductible Health Plan, Disability Income, Term Life, Long Term Care, Accountants Professional Liability and Workers Compensation.

If you need more information, please contact Beale Professional Services. They will be pleased to assist you with your insurance needs.

Sincerely,



E R Shanahan, CPA
President