



Insure Oklahoma/O-EPIC

Employee Information and Application Instructions

Helpline: 1-888-365-3742

Website: www.insureoklahoma.org

What is Insure Oklahoma/O-EPIC?

The Insure Oklahoma/O-EPIC premium assistance program will pay part of the health plan premiums for eligible employees working for qualified Oklahoma small businesses (with 50 or fewer employees). Participation in the program is voluntary.

You may be eligible if:

- You agree to participate in your employer's qualified health plan.
- You contribute at most 15 percent of the monthly premium cost (Not to exceed 3 percent of gross annual household income).
- You complete an application and meet the minimum eligibility requirements.

NOTE: Children are not eligible for Insure Oklahoma/O-EPIC, but may be eligible for SoonerCare. To find out, please visit <http://www.okhca.org/client/client.asp> or contact your local county Oklahoma Department of Human Services (OKDHS) office.

How do I enroll? Apply online or request an application by calling the helpline at 1-888-365-3742.

Paper Application

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| 1. Make a copy of your pin letter that came with this document and keep it in a safe place. |
| 2. Locate social security numbers for everyone in your household—even children. |
| 3. Locate income information for everyone in your household. (You will need to know the Gross, Earned, and Unearned income for all household members BEFORE you start the application process, even for those who are not applying for the program). |
| 4. Complete the application and mail to the address indicated. (Please note, paper applications may take thirty (30) days to process). |

Online Application

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| 1. To apply online, you will need access to a computer with an internet connection. |
| 2. Locate your pin letter that came with this document. From this you will need the Employer's ID number and your PIN number . |
| 3. Locate social security numbers for everyone in your household—even children. |
| 4. Locate income information for everyone in your household. (You will need to know the Gross, Earned, and Unearned income for all household members BEFORE you start the application process, even for those who are not applying for the program). |

To determine if you meet the eligibility requirements, you will need to give information on your household members and all gross income received.

Who is considered a household member?

You, your spouse, and your children.

What is considered total household income for my family?

All sources of household income (from all household members) must be listed on the Insure Oklahoma/O-EPIC application; this includes earned or unearned income (such as child support). The eligibility system will determine which income is counted and which is not. Failure to report income may cause you to be denied or disenrolled from the Insure Oklahoma/O-EPIC program. *For more information about what is considered income, call the helpline at 1-888-365-3742, or visit our website at www.insureoklahoma.org.*



Gross income means the total amount of income either earned or unearned you receive from any source before any taxes or other deductions are taken out.

Earned income is money you receive from working and is commonly referred to as salaries, wages, commissions, bonuses, or severance pay. It can be received from an employer or from working for yourself (self-employment).

Unearned income is money received from other sources, such as Social Security, Veterans Benefits, unemployment compensation, worker's compensation, disability benefits, rent, dividends, interest, gifts, prizes, or royalties.



Make sure to include information on all household members. You must list your spouse even if they are not applying or have applied separately. You also should list all children. You must include all employment and other income information for each person.

If you have any questions about the enrollment process or the Insure Oklahoma/O-EPIC program, please feel free to call the Insure Oklahoma/O-EPIC helpline at 1-888-365-3742.