

GREATER CHOICE

O K L A H O M A

Participation Agreement

between the

_____ Chamber of Commerce ("Participating Chamber")
and the Greater Oklahoma City Chamber ("GOKCC")

Background

In October 2018, the Greater Oklahoma City Chamber of Commerce, Inc. (the "GOKCC") organized the Greater Choice Oklahoma Association ("Association") to offer group health plan ("AHP") benefits to employers who are members of the GOKCC or a Participating Chamber (defined below). In addition to health plan benefits, the Association will offer other products (such as dental, vision, life, etc.), as available, which benefit employer members. The Association and the AHP are organized as permitted under the Department of Labor ("DOL") regulations issued in June 2018, and applicable state law.

The health care plan and other products (branded as Greater Choice Oklahoma) are available to companies that-

- employ 2-50 people,
- are located in the State of Oklahoma,
- and are a member in good standing of the GOKCC or of a Participating Chamber located in the State of Oklahoma.

Participating Chamber

A "Participating Chamber" includes a Chamber of Commerce in the State of Oklahoma that: (1) is a member of the GOKCC (for those participating, GOKCC membership is provided at no cost), (2) agrees to comply with the terms and administrative processes outlined below and (3) agrees to promote the health plan (and any other ancillary products) to its members. In return, the Participating Chamber is allowed to offer the Greater Choice Oklahoma products to retain existing and attract new members in the Participating Chamber's market area.

As noted above, the GOKCC will provide a membership at no cost to your Chamber and would request to be listed as a reciprocal member of your Chamber.

Administrative Support

By entering into this Agreement, you agree to designate a staff person who will serve as the point of contact for all Greater Choice Oklahoma related business.

- 1) You will be notified if one of your member companies has applied for health plan coverage and will confirm within two (2) business days that the employer is a member in good standing with your chamber. Please note the short time frame is to be responsive to members applying for healthcare to confirm their eligibility.
- 2) Quarterly, you will be provided a list of your members currently enrolled in the plan to confirm that they continue to be a member in good standing. Your response will be due within five (5) business days after you receive the list.
- 3) During the interim periods, you agree to notify the GOKCC of any of your members participating in the health insurance program that are no longer members in good standing with your chamber.

Sales Agents/Brokers/Producers

Member companies may purchase Greater Choice Oklahoma products through UnitedHealthcare directly or through an approved sales agent/broker/producer. The sales agent/broker/producer must be licensed and approved by UnitedHealthcare and meet their training certifications.

Marketing Materials

The Association will work directly with UnitedHealthcare to develop all marketing materials you will need, including - but not limited to - brochures, mailings, press releases, newsletter articles and communications with sales agents/producers. The materials will be distributed to you; additional pieces can be developed as needed. You agree to use these materials as provided and understand that any adjustments must be approved by UnitedHealthcare and the Association for compliance with copyright and other restrictions.

Marketing Efforts

You agree to market the program through materials provided at least four times per year (once each quarter). Marketing efforts must be coordinated with the GOKCC to make sure all efforts are compliant with applicable Federal and state laws.

Website Link

In early 2019, UnitedHealthcare will provide a link to a digital store which will allow employer members the ability to get an insurance quotes based on data they input into the online program. Additional electronic tools are also anticipated to be available in 2019. You agree, to the extent feasible, to include a link to the online tools on your website as it becomes available.

Underwriting, Rates, and Benefits

The Association will maintain the responsibility of negotiating rates, benefits and terms of the Greater Choice Oklahoma products with UnitedHealthcare.

Length of Agreement/ Amendments/ Termination

Upon execution, this Agreement will be effective through December 31, 2019. It will automatically renew on January 1 of each succeeding year unless you provide advance written notice of non-renewal no less than ninety (90) days prior to that date.

If the Agreement is cancelled, any employer enrolled in Greater Choice Oklahoma products that meets its chamber membership requirement through your Chamber will be required to join another Participating Chamber to qualify for the insurance program(s) selected. If the employer is not a member in good standing of the GOKCC or a Participating Chamber, they will no longer qualify and their insurance coverage will cease.

GOKCC and/or the Association shall be permitted to amend or modify the provisions of this Agreement. The Association and/or UnitedHealthcare can terminate the insurance program with proper notice to the GOKCC, Participating Chambers and employers.

Hold Harmless

You agree to hold GOKCC and the Association harmless from any loss or expense caused by your violation of any provisions of this Agreement.

By signing below, you agree to comply with the foregoing terms and conditions.

Name, Title

_____ Chamber of Commerce

Roy H. Williams, President & CEO

Greater Oklahoma City Chamber

When complete, please submit form to greaterchoiceok@okcchamber.com or mail to Greater Choice Oklahoma Association, C/O Greater Oklahoma City Chamber, 123 Park Ave. Oklahoma City, OK 73102.