



County of Sonoma Employee Benefits Enrollment Form/Change Form

SECTION I: EMPLOYEE INFORMATION

New Hire/Mid-Year Event Date: _____

Last Name, First Name, Middle Name		FTE	Employee ID
Social Security Number		Date of Birth	Marital Status
			Sex <input type="checkbox"/> Male <input type="checkbox"/> Female
Residential Address <input type="checkbox"/> Check box if this is a new address		City	State
			Zip Code
Mailing Address <input type="checkbox"/> Check box if same as Residential		City	State
			Zip Code
Personal Email Address		Work Phone	Personal Phone
Is your spouse/domestic partner/parent or any dependent an employee or retiree of the County of Sonoma?		If yes, list name(s):	
<input type="checkbox"/> YES <input type="checkbox"/> NO			

SECTION II: ENROLLMENT/CHANGE/ADD/DROP REASON

Employee Enrollment/change		
<input type="checkbox"/> Annual Enrollment	<input type="checkbox"/> Reinstatement	<input type="checkbox"/> Moved Out of Service Area
<input type="checkbox"/> New Hire/Extra Help to Regular	<input type="checkbox"/> Gained Other Coverage	<input type="checkbox"/> Other: _____
Dependent Add/Drop		
ADD Newly Acquired/Eligible Dependent(s): <input type="checkbox"/> Marriage <input type="checkbox"/> Domestic Partner/Registered Domestic Partner <input type="checkbox"/> Birth/Adoption/Legal Guardianship <input type="checkbox"/> Loss of Other Coverage <input type="checkbox"/> QMSCO		DROP Dependent(s): <input type="checkbox"/> Divorce/Legal Separation/Termination of Domestic Partnership <input type="checkbox"/> Gaining Other Coverage <input type="checkbox"/> Termination of Legal Guardianship <input type="checkbox"/> Overage Dependent <input type="checkbox"/> Other: _____

SECTION III: MEDICAL PLAN

NOTE: If waiving or declining medical coverage, complete the Waiver or Declination of Medical Plan Acknowledgement on page 6 of this form.		COVERAGE LEVEL: Select One	
		<input type="checkbox"/> EMPLOYEE ONLY	<input type="checkbox"/> EMPLOYEE + 2 OR MORE
		<input type="checkbox"/> EMPLOYEE +1	<input type="checkbox"/> WAIVE
HEALTH PLAN PROVIDER: Select One		PLAN TYPE: Select One	
<input type="checkbox"/> COUNTY HEALTH PLAN	<input type="checkbox"/> KAISER PERMANENTE	<input type="checkbox"/> County Health Plan EPO	<input type="checkbox"/> Hospital Services Plan
<input type="checkbox"/> SUTTER HEALTH PLUS	<input type="checkbox"/> WESTERN HEALTH ADVANTAGE	<input type="checkbox"/> County Health Plan PPO	<input type="checkbox"/> Deductible First Plan
<input type="checkbox"/> Traditional HMO	<input type="checkbox"/> Traditional HMO	<input type="checkbox"/> Hospital Services Plan	<input type="checkbox"/> Deductible First Plan
<input type="checkbox"/> Traditional HMO	<input type="checkbox"/> Traditional HMO	<input type="checkbox"/> Hospital Services Plan	<input type="checkbox"/> Deductible First Plan
Sutter Health Plus and Western Health Advantage ONLY: If a Primary Care Physician (PCP) is not selected one will be assigned to you by the carrier. For PCP changes only contact your Health Plan Provider directly.		Primary Care Physician (PCP) ID Number	

SECTION IV: DENTAL PLAN – DELTA DENTAL

DENTAL ELECTION/WAIVER: Select one		COVERAGE LEVEL: Select if electing	
<input type="checkbox"/> ELECT/CONTINUE DENTAL COVERAGE	<input type="checkbox"/> WAIVE DENTAL COVERAGE	<input type="checkbox"/> EMPLOYEE ONLY	<input type="checkbox"/> FAMILY

Employee ID: _____

Employee Name: _____

SECTION V: DEPENDENT LIFE

Dependent Life Insurance covers each eligible dependent for **\$5,000**; the employee is the beneficiary. The premium rate is **\$0.23 bi-weekly**, which covers all eligible dependents including spouse/domestic partner and any dependent child, through the end of the month they turn age 26. Dependents employed through the County are not considered eligible dependents for dependent life. **IMPORTANT: You must be enrolled in Basic Life Insurance** coverage in order to purchase Dependent Life Insurance. You will be required to show proof of dependent eligibility at the time a claim is made.

DEPENDENT LIFE: Select one

I AM ELECTING/CONTINUING DEPENDENT LIFE INSURANCE I AM DECLINING/DROPPING DEPENDENT LIFE INSURANCE

SECTION VI: ELIGIBLE DEPENDENT INFORMATION: Is My Dependent IRS-Qualified?

In accordance with law, County benefits coverage can be provided on a tax-free basis to any eligible spouse or eligible child of the employee until the end of the month in which the child becomes ineligible for the County plans. If your eligible dependent is your own natural child, your stepchild, adopted child, child lawfully placed for adoption, or eligible foster child, you may indicate each as IRS Qualified regardless of the child's marital or student status or whether or not the child is claimed as a dependent on your taxes. Covered dependents who may not be eligible for tax-free health care (IRS Non-Qualified) may apply to your domestic partner and any children of your domestic partner (unless you have adopted the children), or dependents for whom you are the legal guardian. These individuals are not recognized as federal tax dependents, but are considered IRS Non-Qualified dependent(s), and the employee and employer contribution allocated to these dependents are considered a taxable benefit, and subject to Federal and State withholding, Social Security and Medicare taxes which will be deducted from your paycheck.

Dependent 1

Last Name, First Name, Middle Name			Relationship	Sex	DOB	Social Security Number
				<input type="checkbox"/> Male <input type="checkbox"/> Female		
MEDICAL	DENTAL	VISION	SHP and WHA Enrollees ONLY Primary Care Physician ID #			
<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel	<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel	<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel				
			Permanently Disabled:		IRS Qualified Dependent	
			<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO

Dependent 2

Last Name, First Name, Middle Name			Relationship	Sex	DOB	Social Security Number
				<input type="checkbox"/> Male <input type="checkbox"/> Female		
MEDICAL	DENTAL	VISION	SHP and WHA Enrollees ONLY Primary Care Physician ID #			
<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel	<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel	<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel				
			Permanently Disabled:		IRS Qualified Dependent	
			<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO

Dependent 3

Last Name, First Name, Middle Name			Relationship	Sex	DOB	Social Security Number
				<input type="checkbox"/> Male <input type="checkbox"/> Female		
MEDICAL	DENTAL	VISION	SHP and WHA Enrollees ONLY Primary Care Physician ID #			
<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel	<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel	<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel				
			Permanently Disabled:		IRS Qualified Dependent	
			<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO

Employee ID: _____

Employee Name: _____

Dependent 4

Last Name, First Name, Middle Name		Relationship	Sex	DOB	Social Security Number
			<input type="checkbox"/> Male <input type="checkbox"/> Female		
MEDICAL	DENTAL	VISION	SHP and WHA Enrollees ONLY Primary Care Physician ID #		
<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel	<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel	<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel			
			Permanently Disabled:	IRS Qualified Dependent	
			<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	

Dependent 5

Last Name, First Name, Middle Name		Relationship	Sex	DOB	Social Security Number
			<input type="checkbox"/> Male <input type="checkbox"/> Female		
MEDICAL	DENTAL	VISION	SHP and WHA Enrollees ONLY Primary Care Physician ID #		
<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel	<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel	<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel			
			Permanently Disabled:	IRS Qualified Dependent	
			<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	

Dependent 6

Last Name, First Name, Middle Name		Relationship	Sex	DOB	Social Security Number
			<input type="checkbox"/> Male <input type="checkbox"/> Female		
MEDICAL	DENTAL	VISION	SHP and WHA Enrollees ONLY Primary Care Physician ID #		
<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel	<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel	<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel			
			Permanently Disabled:	IRS Qualified Dependent	
			<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	

Dependent 7

Last Name, First Name, Middle Name		Relationship	Sex	DOB	Social Security Number
			<input type="checkbox"/> Male <input type="checkbox"/> Female		
MEDICAL	DENTAL	VISION	SHP and WHA Enrollees ONLY Primary Care Physician ID #		
<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel	<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel	<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel			
			Permanently Disabled:	IRS Qualified Dependent	
			<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	

Dependent 8

Last Name, First Name, Middle Name		Relationship	Sex	DOB	Social Security Number
			<input type="checkbox"/> Male <input type="checkbox"/> Female		
MEDICAL	DENTAL	VISION	SHP and WHA Enrollees ONLY Primary Care Physician ID #		
<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel	<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel	<input type="checkbox"/> Add <input type="checkbox"/> Continue <input type="checkbox"/> Waive <input type="checkbox"/> Drop/Cancel			
			Permanently Disabled:	IRS Qualified Dependent	
			<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	

Employee ID: _____

Employee Name: _____

SECTION VII: SIGNATURE REQUIRED – Sign the applicable Agreement for the Health Plan Provider you selected. Failure to sign may result in no medical plan enrollment. Once signed, go to section VIII.

County Health Plan Agreement: County Health Plan PPO or County Health Plan EPO

Anthem Blue Cross/Anthem Blue Cross Live and Health Insurance Company Arbitration Agreement

NON-PARTICIPATING PROVIDER: I understand that I am responsible for a greater portion of my medical costs when I use a non-participating provider.

REQUIREMENT FOR BINDING ARBITRATION ALL DISPUTES BETWEEN YOU AND ANTHEM BLUE CROSS AND/OR ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY, INCLUDING BUT NOT LIMITED TO DISPUTES RELATING TO THE DELIVERY OF SERVICE UNDER THE PLAN/POLICY OR ANY OTHER ISSUES RELATED TO THE PLAN/POLICY AND CLAIMS OF MEDICAL MALPRACTICE, MUST BE RESOLVED BY BINDING ARBITRATION, IF THE AMOUNT IN DISPUTE EXCEEDS THE JURISDICTIONAL LIMIT OF SMALL CLAIMS COURT AND THE DISPUTE CAN BE SUBMITTED TO BINDING ARBITRATION UNDER APPLICABLE FEDERAL AND STATE LAW, INCLUDING BUT NOT LIMITED TO, THE PATIENT PROTECTION AND AFFORDABLE CARE ACT.

California Health and Safety Code Section 1363.1 and Insurance Code Section 10123.19 require specified disclosures in this regard, including the following notice: It is understood that any dispute as to medical malpractice, that is as to whether any medical services rendered under this contract were unnecessary or unauthorized or were improperly, negligently or incompetently rendered, will be determined by submission to arbitration as permitted and provided by federal and California law, including but not limited to, the Patient Protection and Affordable Care Act, and not by a lawsuit or resort to court process except as California law provides for judicial review of arbitration proceedings. Both parties to this contract, by entering into it, are giving up their constitutional right to have any such dispute decided in a court of law before a jury, and instead are accepting the use of arbitration.

YOU AND ANTHEM BLUE CROSS AND/OR ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY AGREE TO BE BOUND BY THIS ARBITRATION PROVISION. YOU ACKNOWLEDGE THAT FOR DISPUTES THAT ARE SUBJECT TO ARBITRATION UNDER STATE OR FEDERAL LAW THE RIGHT TO A JURY TRIAL, THE RIGHT TO A BENCH TRIAL UNDER CALIFORNIA BUSINESS AND PROFESSIONS CODE SECTION 17200, AND/OR THE RIGHT TO ASSERT AND/OR PARTICIPATE IN A CLASS ACTION ARE ALL WAIVED BY YOU.

Enforcement of this arbitration clause, including the waiver of class actions, shall be determined under the Federal Arbitration Act (“FAA”), including the FAA’s preemptive effect on state law. By providing your “wet or electronic” signature below, you acknowledge that such signature is valid and binding.

Employee Signature

Date

Kaiser Permanente Benefit Plan Agreement: Kaiser Permanente HMO, Kaiser Hospital Services Deductible DHMO, or Kaiser Deductible First HDHP

Kaiser Foundation Health Plan Arbitration Agreement

I understand that (except for Small Claims Court cases, claims subject to a Medicare appeals procedure or the ERISA claims procedure regulation, and any other claims that cannot be subject to binding arbitration under governing law) any dispute between myself, my heirs, relatives, or other associated parties on the one hand and Kaiser Foundation Health Plan, Inc. (KFHP), any contracted health care providers, administrators, or other associated parties on the other hand, for alleged violation of any duty arising out of or related to membership in KFHP, including any claim for medical or hospital malpractice (a claim that medical services were unnecessary or unauthorized or were improperly, negligently, or incompetently rendered), for premises liability, or relating to the coverage for, or delivery of, services or items, irrespective of legal theory, must be decided by binding arbitration under California law and not by lawsuit or resort to court process, except as applicable law provides for judicial review of arbitration proceedings. I agree to give up our right to a jury trial and accept the use of binding arbitration. I understand that the full arbitration provision is contained in the *Evidence of Coverage*.

Signature Required for Kaiser Permanente Plan

Date

Employee ID: _____

Employee Name: _____

Sutter Health Plus Member Agreement: Sutter Health Plus HMO ML42, Sutter Health Plus Hospital Services Deductible DHMO ML21, or Sutter Health Plus Deductible First HDHP HD01/HD51

BINDING ARBITRATION

Sutter Health Plus handles and resolves member disputes through grievance, appeal and independent medical review processes. However, in the event that a dispute is not resolved in those processes, Sutter Health Plus uses binding arbitration as the final method for resolving all such disputes.

As a condition of your membership in Sutter Health Plus, you agree that any and all disputes between yourself (including any heirs or assigns) and Sutter Health Plus, including claims of medical malpractice (that is as to whether any medical services rendered under the health plan were unnecessary or unauthorized or were improperly, negligently or incompetently rendered), except for small claims court cases and claims subject to ERISA, shall be determined by binding arbitration. Any such dispute will not be resolved by a lawsuit or resort to court process, except as California law provides for judicial review of arbitration proceedings. You and Sutter Health Plus, including any heirs or assigns to this Agreement, are giving up their constitutional right to have any such dispute decided in a court of law before a jury, and instead are accepting the use of binding arbitration.

I hereby agree to give up my/our right to a jury trial and accept the use of binding arbitration. I understand that the full arbitration provision is contained in the Group Subscriber Contract and Evidence of Coverage and Disclosure Form.

Employee Signature

Date

Western Health Advantage Arbitration Agreement: Western Health Advantage HMO, Western Health Advantage Hospital Services DHMO, or Western Health Advantage Deductible First HDHP

By signing below, I acknowledge that I have read, understand and agree to the terms and arbitration agreement stated below. A reproduction of this form shall be valid as an original.

A. On behalf of myself and my eligible Dependents, I hereby apply for health care services coverage offered by Western Health Advantage (WHA) through my Employer, and agree to be bound by the WHA Group Service Agreement, Evidence of Coverage and Disclosure Form, and this Enrollment/Change Form.

B. ARBITRATION AGREEMENT: I AGREE AND UNDERSTAND THAT ANY AND ALL DISPUTES BETWEEN MYSELF (INCLUDING ANY HEIRS OR ASSIGNS) AND WESTERN HEALTH ADVANTAGE, INCLUDING CLAIMS OF MEDICAL MALPRACTICE (THAT IS AS TO WHETHER ANY MEDICAL SERVICES RENDERED UNDER THE HEALTH PLAN WERE UNNECESSARY OR UNAUTHORIZED OR WERE IMPROPERLY, NEGLIGENTLY OR INCOMPETENTLY RENDERED), EXCEPT FOR SMALL CLAIMS COURT CASES AND CLAIMS SUBJECT TO ERISA, SHALL BE DETERMINED BY SUBMISSION TO BINDING ARBITRATION. ANY SUCH DISPUTE WILL NOT BE RESOLVED BY A LAWSUIT OR RESORT TO COURT PROCESS, EXCEPT AS CALIFORNIA LAW PROVIDES FOR JUDICIAL REVIEW OF ARBITRATION PROCEEDINGS. THE PARTIES, INCLUDING ANY HEIRS OR ASSIGNS, TO THIS ARBITRATION AGREEMENT ARE GIVING UP THEIR CONSTITUTIONAL RIGHT TO HAVE ANY SUCH DISPUTE DECIDED IN A COURT OF LAW BEFORE A JURY, AND INSTEAD ARE ACCEPTING THE USE OF BINDING ARBITRATION.

Employee Signature

Date

Waiver or Declination of Medical Plan Acknowledgment -You must complete this section if you are waiving or declining medical coverage for yourself and/or your eligible dependent(s).

If you wish to waive or decline coverage for yourself or your eligible dependents under County-offered medical plans, you must complete the information below. **To waive medical coverage, the individual must have other group coverage or coverage through Covered CA, otherwise the election is to decline coverage rather than waive.** Continuous coverage in other group insurance is a requirement for mid-year re-enrollment upon the loss of other group coverage or Covered CA.

- WAIVE MEDICAL COVERAGE FOR MYSELF AND ANY ELIGIBLE DEPENDENTS
 WAIVE MEDICAL COVERAGE FOR MY ELIGIBLE DEPENDENTS
 DECLINE MEDICAL COVERAGE FOR MYSELF AND ANY ELIGIBLE DEPENDENTS
 DECLINE MEDICAL COVERAGE FOR MY ELIGIBLE DEPENDENTS

By signing below, I acknowledge that I have been given the opportunity to enroll myself and my eligible dependents in a County-offered medical plan. I understand I will not be eligible to enroll in a County-offered medical plan until the plan's next annual enrollment period or in accordance with the loss of eligibility for other group coverage or coverage through Covered CA. If I become eligible to make a change during the plan year, I must request enrollment within 31 days of the qualifying event.

Employee Signature

Date

SECTION VIII: SIGNATURE REQUIRED

Employee Authorization and Signature

I hereby elect the benefit plan(s) designated on page one of this form. I have also listed my eligible dependent(s) to be added to, or deleted from, the designated benefit plan(s). I also declare under penalty of perjury that all eligible dependents listed above meet the plans' eligibility requirements and all eligible dependents listed as IRS Qualified dependents meet the IRC Section 152 definition of a qualified dependent.

I authorize my employer to deduct from my salary the amount required to cover my share of the premium payment (including any future premium increases). I agree for myself and my dependent(s), effective immediately and for as long as necessary to process claims:

- To be bound by the terms and conditions of the applicable Group Agreement as it may be amended
- To authorize providers who have rendered services to me and my dependent(s) to make health information and records regarding those services available to the health plan and their providers who, in turn, may share such records among themselves.
- To complete and submit consents, releases assignments, and other documents related to protecting the health plan's rights under the Group Agreement. This includes coordinating benefits with other group health plans, insurance policies, Worker's Compensation, or Medicare. I also agree to pay the cost incurred by the health plan out of any awards, settlements, or payments made to me in connection with personal injuries sustained by me or my dependent(s).
- I certify each Social Security number listed on this application is correct.

I understand that I must complete a new **County of Sonoma Employee Benefits Enrollment/Change Form within 31 days** of a change in this qualification or a change of benefit eligibility. I understand that the employee portion of the benefit premiums will be pre-tax only for IRS Qualified dependents. Further, I understand that I am responsible for the tax consequences (including interest and penalties) should there be any misstatement made on this declaration, or even in the absence of a misstatement, should the IRS or the State of California so determine that the benefits I am receiving for dependents listed as Qualified are found to be Non-Qualified.

I also certify that the information provided on this form is complete, true, and correct to the best of my knowledge.

Employee Signature

Date

Beneficiary Form

Group Term Life Insurance



Important Note: This Beneficiary Designation cancels any prior beneficiary designation and shall be effective on the date received by the Company

Policyholder:

Individual Covered Person	SSN# and DOB:	Phone#	
Street Address (please include apartment # as applicable)	City	State	Zip

THE BENEFICIARY FOR THE POLICY SHALL BE:

Primary Beneficiary				
Name	Address	SSN# and DOB	Relationship to the Covered Person	% of Death Benefit Payable to Beneficiary (must total 100%)

In the event, and only in the event, that all Primary Beneficiaries predecease me, then the proceeds shall be payable to the following Contingent Beneficiaries

Contingent Beneficiary				
Name	Address	SSN# and DOB	Relationship to the Covered Person	% of Death Benefit Payable to Beneficiary (must total 100%)

Insured's Signature: _____

Insured's Printed Name: _____

Date: _____

In case I name more than one person in a group of beneficiaries, whether as the Primary beneficiaries or as the Contingent beneficiaries, then unless I otherwise direct in writing above, each designated beneficiary in a group shall share equally in the amount to be paid under the covering policy. In the event any designated beneficiary (ies) in a group predeceases me, then the remaining beneficiary (ies) in that group of beneficiaries shall share equally in the life insurance proceeds to be paid under the policy.