

Instructions to Enroll Beneficiaries

In the event of your death, benefits for Basic/Additional Life and Basic/Additional AD&D coverage are paid to whoever you name as a beneficiary. To be sure that benefits are paid how you wish in the event of your death, you should name a beneficiary for each of these plans. You have the option to elect **Primary** and **Secondary** Beneficiaries.

A **Primary Beneficiary** is who will receive the benefit in the event of your death. You may list as many people as you wish, but the total allocation (ie: the percentage of the benefit you want to give to each person) must equal 100%.

- Example:
 - You have a spouse and 3 children. You want each of them to receive an equal amount of the life insurance benefits you have elected for Basic Life and Additional Life.
 - You would want to enter your allocations as:
 - Spouse: Primary, 25% Allocation
 - Child A: Primary, 25% Allocation
 - Child B: Primary, 25% Allocation
 - Child C: Primary, 25% Allocation
 - Let's say your total benefit from your Basic Life and Additional Life elections is \$100,000. In the event of your death, based on the allocations above, each of your beneficiaries would receive \$25,000.

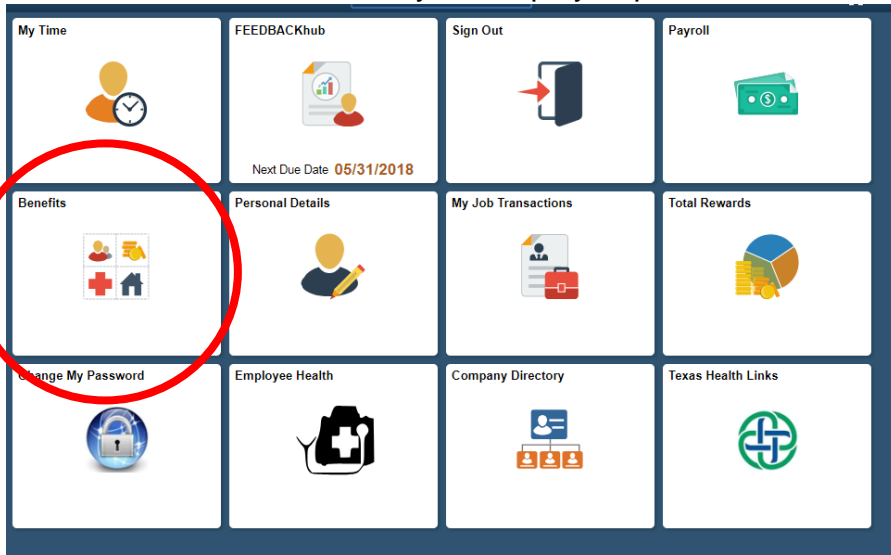
A **Secondary Beneficiary** (also known as a Contingent Beneficiary) is who will receive the benefit in the event of your death *if your primary beneficiaries are deceased*. You may list as many people as you wish, but the total allocation (ie: the percentage of the benefit you want to give to each person) must equal 100%.

- Example:
 - Your parents are divorced. You want both your mother and father to receive equal benefits for your Basic and Additional Life coverage. In case they have passed at the time of your death, you want two of your friends to receive your benefits, in equal amounts.
 - You would want to enter your allocations as:
 - Parent 1: Primary, 50% Allocation
 - Parent 2: Primary, 50% Allocation
 - Friend 1: Secondary, 50% Allocation
 - Friend 2: Secondary, 50% Allocation
 - Scenario 1: Let's say your total benefit from your Basic Life and Additional Life elections is \$150,000. In the event of your death based on the allocations above, each of your Primary Beneficiaries would receive \$75,000 if they are alive at the time of your death. Your Secondary Beneficiaries do not receive anything.
 - Scenario 2: Let's say your total benefit from your Basic Life and Additional Life elections is \$150,000. Your primary beneficiaries have passed away. In the event of your death, based on the allocations above, each of your Secondary Beneficiaries would receive \$75,000.

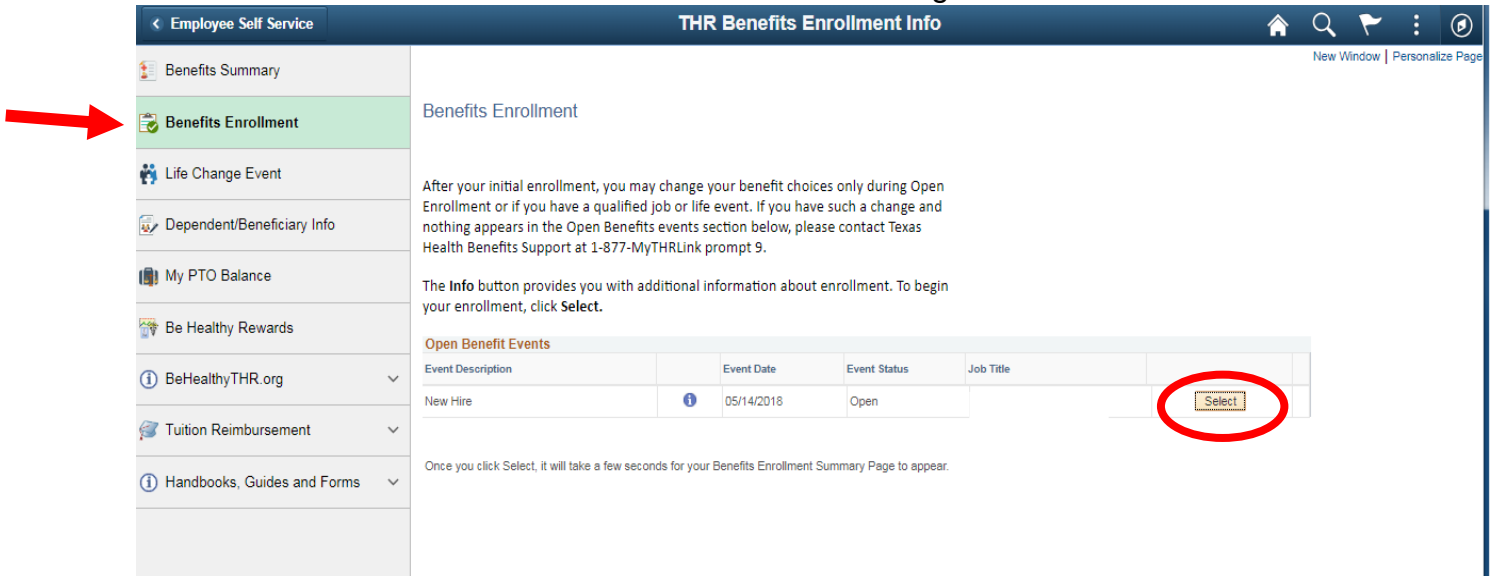
Tips

- **Consider establishing a trust to designate as the beneficiary for your minor child.** A claim can't be paid to a minor (someone under 18 years old) unless a court order designating someone as the sole managing conservator of the minor is presented to Prudential. In the enrollment system, you will enter the name of the trust and the address as the beneficiary.
- **Review your beneficiaries often.** In addition to the benefits enrollment period, it is recommended to review beneficiaries shortly after major life events such as marriage, divorce, birth, death, etc.
- **You are automatically the beneficiary** if you elect Spouse Life or Child Life coverages.
- **401(k) Beneficiaries are set up in a different system.** Beneficiaries designated for life insurance do not apply to the 401(k) plan. Employees must designate a separate beneficiary for their 401(k) with Fidelity online at <http://www.netbenefits.com>.
- **½ percentages are not allowed** when naming beneficiaries. Example: You can't elect 50.25%; you must use whole numbers such as 50% or 51%.

1. Select the **Benefits** tile from your employee portal.



2. Select the **Benefits Enrollment** tab. Then click the orange **Select** button.



3. Make your benefit elections. Once you get to Basic Life, click the orange button that says **Edit Beneficiary**.

New:	Waive	0.00	0.00
Edit Coverage			

▼ **Day Care Spending Account**

Current:	No Coverage	Full Cost	Before Tax	After Tax
New:	Waive	0.00	0.00	
Edit Coverage				

▼ **Basic Life**

Current:	No Coverage	Full Cost	Before Tax	After Tax
New:	Basic Life: Salary X 1 : \$34,000	0.00		
Edit Beneficiary				

▼ **Additional Life**

Current:	No Coverage	Full Cost	Before Tax	After Tax
New:	Waive	0.00		
Edit Coverage				

▼ **Spouse Life**

Current:	No Coverage	Full Cost	Before Tax	After Tax
New:	Waive	0.00		
Edit Coverage				

4. You will see that Basic Life Coverage is selected. Click on **“Add/Review Beneficiaries”**.

W3eb Enr Summary Enrollment Setup

Benefits Enrollment
Basic Life

i Your current coverage is: No Coverage. If you do not make a choice, your coverage will be: Basic Life Insurance: \$34,000

Notes
This coverage is provided at no cost to you.
Coverage in this plan is automatic. However you will need to designate your beneficiaries.

Basic Life Coverage
Basic Life Insurance (\$34,000)
You are automatically enrolled in the Basic Life Insurance (\$34,000) plan.

Designate Your Beneficiaries
The following list displays all individuals who are eligible to be your beneficiaries. If an individual is missing from the list, click on the **Add/Review Beneficiaries** button to add or revise Dependents/Beneficiaries' info.

Add/Review Beneficiaries

Select the beneficiaries for this benefit, specifying whether they are Primary or Secondary as well as the allocation percentage(s). All percentages for Primary Beneficiaries must total 100. All percentages for Secondary Beneficiaries (if any) must also total 100.

Note: Secondary beneficiaries will receive proceeds in the event that all primary beneficiaries are no longer living.

*Enter Primary Allocations as
*Enter Secondary Allocations as

Allocation Details

Name	Relationship	Current Primary Percent	Current Secondary Percent	New Primary Allocation	New Secondary Allocation
		Total	0	0	

Save and Continue **Discard Changes**

Click **Save and Continue** to hold your choices until you are ready to submit your final enrollment. You will be returned to the Benefits Enrollment Summary screen.

Click **Discard Changes** to ignore all new entries made on this page and return to the Enrollment Summary.

5. Click the orange **Add a dependent or beneficiary** button.

W3eb Enr 2x Elect Who Do You Want to Cover as a Dependent or Beneficiary?

Who Do You Want to Cover as a Dependent or Beneficiary?





You must provide documentation within 31 days of your event date to verify your dependent's eligibility. Unverified dependents will be dropped from coverage.

No Dependents on Record

Add a dependent or beneficiary

6. Enter your beneficiary's information, then click the orange **Save** button.

Note: If you are entering a trust as a beneficiary, enter the name of the trust and the address.






< Change Beneficiary Allocations **Dependent/Beneficiary Personal Information**    

Dependent/Beneficiary Personal Information





You must provide the social security number (SSN) for all covered dependents and provide the SSN for newborns before they are 6 months old. Dependents missing or having invalid Social Security numbers will be dropped from coverage if not provided within the deadline.

Please make sure to enter your dependent's information exactly as it appears on legal documentation (birth certificate, Social Security Card, etc.) and visit BeHealthyTHR.org or review your benefits handbook for acceptable documentation.

Personal Information

*First Name
Middle Name
*Last Name
Name Prefix 
Name Suffix 
*Date of Birth 
*Gender 
SSN (Social Security Number)
*Relationship to Employee 

Status Information

*Marital Status  As of 
Disabled  As of 





Address and Telephone

Same Address as Employee
Country
Address

Same Phone as Employee
Phone

Save

7. Once you have your beneficiaries added, make your elections for your allocations. As a reminder, your **primary allocations** must equal 100% and your **secondary allocations** must equal 100%. When you have completed your allocations, click the orange **Save and Continue** button.

< W3eb Enr Summary **2x Plans**    

New Window | Personalize Pag

Benefits Enrollment

Basic Life

As a benefits-eligible employee, Texas Health provides basic life insurance coverage equal to your annual base pay, up to \$50,000 — even if you don't elect any additional coverage. To learn more about this plan, visit [BeHealthyTHR.org](https://www.behealthythr.org).

i Your current coverage is: No Coverage. If you do not make a choice, your coverage will be: Basic Life Insurance: \$34,000

Notes

This coverage is provided at no cost to you. Coverage in this plan is automatic. However you will need to designate your beneficiaries.

Basic Life Coverage

Basic Life Insurance (\$34,000)
You are automatically enrolled in the Basic Life Insurance (\$34,000) plan.

Designate Your Beneficiaries

The following list displays all individuals who are eligible to be your beneficiaries. If an individual is missing from this list, click **Add/Review Dependents** to add or revise Dependents/Beneficiaries' info.

Add/Review Beneficiaries

Select the beneficiaries for this benefit, specifying whether they are Primary or Secondary as well as the allocation percentage(s). All percentages for Primary Beneficiaries must total 100. All percentages for Secondary Beneficiaries (if any) must also total 100.

Note: Secondary beneficiaries will receive proceeds in the event that all primary beneficiaries are no longer living.

*Enter Primary Allocations as

*Enter Secondary Allocations as

Allocation Details

Name	Relationship	Current Primary Percent	Current Secondary Percent	New Primary Allocation	New Secondary Allocation
test test	Child			<input type="text" value="100"/>	<input type="text" value=""/>
Total		0	0		

Save and Continue **Discard Changes**

Click **Save and Continue** to hold your choices until you are ready to submit your final enrollment. You will be returned to the Benefits Enrollment Summary screen.

Click **Discard Changes** to ignore all new entries made on this page and return to the Enrollment Summary.

8. Review the summary of your designations. If everything is correct, click the orange **Update Elections** button.

Benefits Enrollment

Basic Life

Below is a summary of the plan that you selected. Click Update Elections below to store your choices.

Your Election

You have chosen Basic Life Insurance (\$34,000) coverage.

Your Estimated Per-Pay-Period Cost

This coverage is provided at no cost to you.

Your Primary Beneficiary Allocations

Primary Allocation Details

Name	Relationship	Percent of Benefit
test test	Child	100

Your Secondary Beneficiary Allocations

You have not designated any secondary beneficiaries.

Notes

The actual amount of coverage under this plan is calculated using your current base annual salary.
If you elect this plan, your pay period begin date following 30 days of service.

Update Elections **Discard Changes**

Click the Update Elections button to store your choices.
Select the Discard Changes button to go back and change your choices.

Repeat steps 3-8 for all benefits that require a beneficiary: **Basic Life** and **Basic AD&D**, and if you choose to elect them, **Additional Life** and **Additional AD&D**.