

Instructions to Change 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.

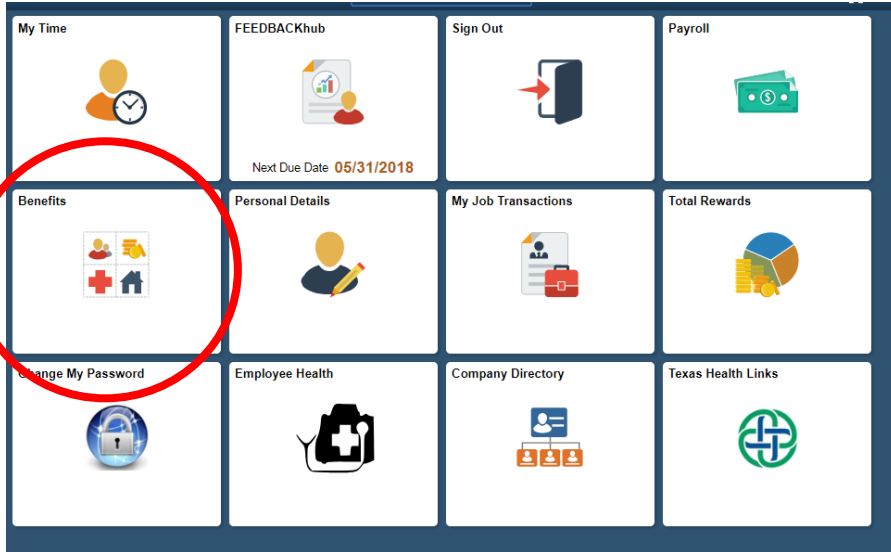
A **Secondary Beneficiary** (also known as a Contingent Beneficiary) is who will receive the benefit in the event of your death *if your primary beneficiaries are deceased*. You may list as many people as you wish, but the total allocation (ie: the percentage of the benefit you want to give to each person)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

The screenshot shows the 'Benefits Summary' page. On the left is a sidebar with various navigation options. A red arrow points to the 'Benefits Summary' tab at the top of the sidebar. The main content area displays a table of benefits with columns for Type of Benefit, Plan Description, Coverage Begin Date, Deduction Begin Date, Coverage Election, Coverage Level, Before Tax Cost, and After Tax Cost. A 'Print' button is visible in the top right corner of the main content area.

Type of Benefit	Plan Description	Coverage Begin Date	Deduction Begin Date	Coverage Election	Coverage Level	Before Tax Cost	After Tax Cost
Medical	Choice 1000 / Low RX	04/01/2017	04/01/2017	Elected	Employee + Spouse	93.91	
Dental	Aetna PPO (Low Option)	04/01/2017	04/01/2017	Elected	Employee + Spouse	17.09	
Vision	Vision	01/01/2017	01/01/2017	Elected	Employee Only	3.68	
Hospital Indemnity		08/20/2017	08/20/2017	Waived	-		
Accident Insurance		08/20/2017	08/20/2017	Waived	-		
Basic Life	Basic Life Insurance	01/01/2018	01/01/2018	Elected	Salary X 1		
Additional Life	Additional Life 3x Salary	01/01/2018	01/01/2018	Elected	Salary X 3		3.22
Basic AD&D	Basic AD&D Coverage	01/01/2017	01/01/2017	Elected	Salary X 1		
Spouse Life	Spouse Life 50K	04/16/2017	04/16/2017	Elected	\$50,000		1.30
Additional AD&D	Add'l AD&D 5x Salary	01/01/2018	01/01/2018	Elected	Salary X 5	1.85	
Additional AD&D Family	Add'l AD&D 5x Family	01/01/2018	01/01/2018	Elected	Salary X 5	1.54	
Critical Illness-Employee		08/20/2017	08/20/2017	Waived	-		
Critical Illness-Dependent		08/20/2017	08/20/2017	Waived	-		
Child Life		08/20/2017	08/20/2017	Waived	-		
Short-Term Disability	Short-Term Disability 30-day	01/01/2018	01/01/2018	Elected	60% of Salary		17.08
Additional Long Term Disability		08/20/2017	08/20/2017	Waived	-		

3. Select the benefit that you would like to change your beneficiary for by selecting the blue link/name of the benefit.

Employee Self Service **THR Benefits Enrollment Info**     

Benefits Summary

Benefits Enrollment

Life Change Event

Dependent/Beneficiary Info

My PTO Balance

Be Healthy Rewards

BeHealthyTHR.org

Tuition Reimbursement





Handbooks, Guides and Forms

Changes take 2 business days to update. Elections pending documentation won't show until approved. Print

05/13/2018 Total Employee Cost: 119.67
Please use Down Arrow Button to go down.

Type of Benefit	Plan Description	Coverage Begin Date	Deduction Begin Date	Coverage Election	Coverage Level	Before Tax Cost	After Tax Cost
Medical	Choice 1000 / Low RX	04/01/2017	04/01/2017	Elected	Employee + Spouse	93.91	
Dental	Aetna PPO (Low Option)	04/01/2017	04/01/2017	Elected	Employee + Spouse	17.09	
Vision	Vision	01/01/2017	01/01/2017	Elected	Employee Only	3.68	
Hospital Indemnity		08/20/2017	08/20/2017	Waived	-		
Accident Insurance		08/20/2017	08/20/2017	Waived	-		
Basic Life	Basic Life Insurance	01/01/2018	01/01/2018	Elected	Salary X 1		
Additional Life	Additional Life 3x Salary	01/01/2018	01/01/2018	Elected	Salary X 3		3.22
Basic AD&D	Basic AD&D Coverage	01/01/2017	01/01/2017	Elected	Salary X 1		
Spouse Life	Spouse Life 50K	04/16/2017	04/16/2017	Elected	\$50,000		1.30
Additional AD&D	Add'l AD&D 5x Salary	01/01/2018	01/01/2018	Elected	Salary X 5	1.85	
Additional AD&D Family	Add'l AD&D 5x Family	01/01/2018	01/01/2018	Elected	Salary X 5	1.54	
Critical Illness-Employee		08/20/2017	08/20/2017	Waived	-		
Critical Illness-Dependent		08/20/2017	08/20/2017	Waived	-		
Child Life		08/20/2017	08/20/2017	Waived	-		
Short-Term Disability	Short-Term Disability 30-day	01/01/2018	01/01/2018	Elected	60% of Salary		17.08
Additional Long Term Disability		08/20/2017	08/20/2017	Waived	-		

4. Review the information. Then select the orange **Edit** button.

THR Benefits Enrollment Info **Basic AD&D**    

Basic AD&D

Changes take 2 business days to update. Elections pending documentation won't show until approved.

05/13/2018

Basic AD&D

Plan Name Basic AD&D Coverage
Plan Provider Prudential
Coverage Level Salary X 1
Group Number 7575757

Covered Beneficiaries

You do not have any beneficiaries as of the date shown on this page. Select Edit if you would like to change or add beneficiaries

[Return to Employee Benefit Summary](#)

5. If your beneficiary is not already listed, click the orange **Add a New Beneficiary** button.

Change Current Beneficiaries and Allocations

Basic AD&D

Basic AD&D Coverage

To change the allocations for your current beneficiaries, choose an Allocation type. An individual can not be both a primary and a secondary beneficiary. Enter an amount or percent.

To add a new beneficiary, use the Add a New Beneficiary button.

Allocation Type

Enter Primary Allocations as

Enter Secondary Allocations as

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

Add a New Beneficiary **Update Totals** 0 0

Save

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

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

- Once you have your beneficiaries listed, make your elections for your allocations. As a reminder, your **primary allocations** must equal 100% and your **secondary allocations** must equal 100%.

Once you have entered your allocations, click the orange **Save** button.

Change Current Beneficiaries and Allocations

Basic AD&D Basic AD&D Coverage

To change the allocations for your current beneficiaries, choose an Allocation type. An individual can not be both a primary and a secondary beneficiary. Enter an amount or percent.

To add a new beneficiary, use the Add a New Beneficiary button.

Allocation Type

Enter Primary Allocations as

Enter Secondary Allocations as

Allocation Details

Name	Relationship	Current Primary Percent	Current Secondary Percent	New Primary Allocation	New Secondary Allocation
<input type="checkbox"/> Example Spouse	Spouse			<input type="text" value="100"/>	
<input type="checkbox"/> Example Child	Child				<input type="text" value="100"/>

 0 0

- Once you've saved your changes, your beneficiary designations will show under the **Current Percent** columns. Click the orange **Save** button.

Change Current Beneficiaries and Allocations

Basic AD&D Coverage

To change the allocations for your current beneficiaries, choose an Allocation type. An individual can not be both a primary and a secondary beneficiary. Enter an amount or percent.

To add a new beneficiary, use the Add a New Beneficiary button.

Allocation Type

Enter Primary Allocations as




Enter Secondary Allocations as

Allocation Details

Name	Relationship	Current Primary Percent	Current Secondary Percent	New Primary Allocation	New Secondary Allocation
<input type="checkbox"/> Example Spouse	Spouse	100		<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Example Child	Child		100	<input type="text"/>	<input type="text"/>



 0 0

9. You will see your beneficiaries updated on your plan information page. Click the blue link labeled **Return to Employee Benefit Summary** to return to your Benefits Summary.

THR Benefit Enrollment Info **Basic AD&D**    New Window | Personalize Page

Basic AD&D

Changes take 2 business days to update. Elections pending documentation won't show until approved.

05/15/2018  

Basic AD&D


Plan Name Basic AD&D Coverage
Plan Provider Prudential
Coverage Level Salary X 1
Group Number 7575757

Covered Beneficiaries

Select Edit to change your current beneficiary allocations. Select the beneficiary's name to edit the individual's personal information.

Dep/Ben Coverage Details

Name	Relationship to Employee	Primary Allocation	Secondary Allocation
<input type="checkbox"/> Example Spouse	Spouse	100%	
<input type="checkbox"/> Example Child	Child		100%



[Return to Employee Benefit Summary](#)

Example Child Child

Congratulations, you've updated your beneficiaries!

You can continue updating beneficiaries for your other benefits (Basic and Additional Life and Basic and Additional AD&D) by following steps 3-9. There is no deadline to update beneficiaries, and you can update them at anytime. As a reminder, 401(k) beneficiaries are set up through www.netbenefits.com.