Beneficiaries

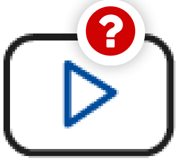
Once the employee has enrolled in their benefits, it's time to add their beneficiaries. To add beneficiaries, employees will follow a two-step process:

1. Manage the Beneficiaries
2. Designate the Beneficiaries

Step 1: Manage Beneficiaries

To learn more about the process of managing beneficiaries, click each of the hotspot icons ( ) on the image below. *You can also use the button in the top right corner of the image to open it in fullscreen. Press the Escape key on your keyboard to exit fullscreen.*

BENEFICIARY INFORMATION



Beneficiary Video

A beneficiary is the natural person or legal entity you name in a life
beneficiary" is the person or persons first in line to receive the life ir
only entitled to receive your insurance benefits if the primary benef

If you have elected into dependent coverage, then, as the primary policy holder, you will automatical
not limited to, spouse, child(ren), dependent Life and AD&D policies) .

If you name more than one primary or contingent beneficiary the distribution of benefits between p
beneficiary designations on a regular basis.

1 **Manage Beneficiaries**

2 Beneficiary Designation

Add persons/entities you would like to be beneficiaries of your benefits. Once all ber

Add Beneficiary

View Limited Beneficiary Types

Select Dependent Select Dep[?]nt

Beneficiaries

HUBster, Taylor

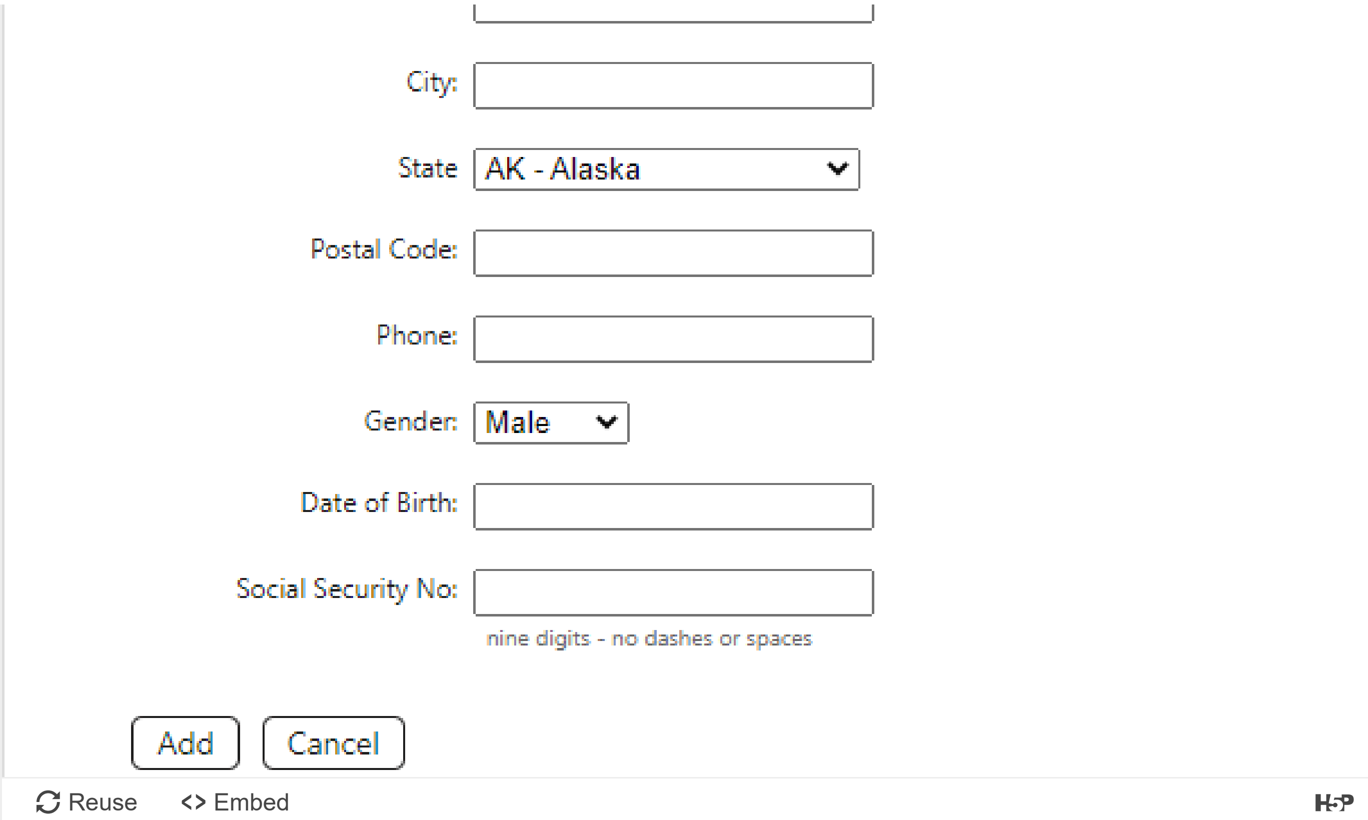
Enter beneficiary info below

Relation: Select Relation

First Name:

Last Name:

Address:



Step 2: Beneficiary Designations

Once beneficiaries are added and the employee signs and moves onto the next page, they are able to complete the second step. Here, employees make their beneficiary designations. Depending on your company, they can designate beneficiaries for all products or one product at a time.

Designating Beneficiaries for All Products:

When designating beneficiaries once for *all products*:

- Employees will see the primary and contingent beneficiaries change for each product as they are typed in
- Points should appear under the benefit that will be utilized when distributing amounts
- Points will be marked green when all qualifications are met, as shown below

Beneficiary Name	Primary %	Contingent %
HUBster, Taylor [Spouse]	100	0
HUBster, Brandi [Child]	0	0
HUBster, Trent [Child]	0	0
Total	100 %	0 %

- Primary % total must equal 0 or 100
- Contingent % total must equal 0 or 100 (must be 0 if Primary % is 0)
- Each entry must be between 0 and 100
- A beneficiary is not both Primary and Contingent for the same benefit

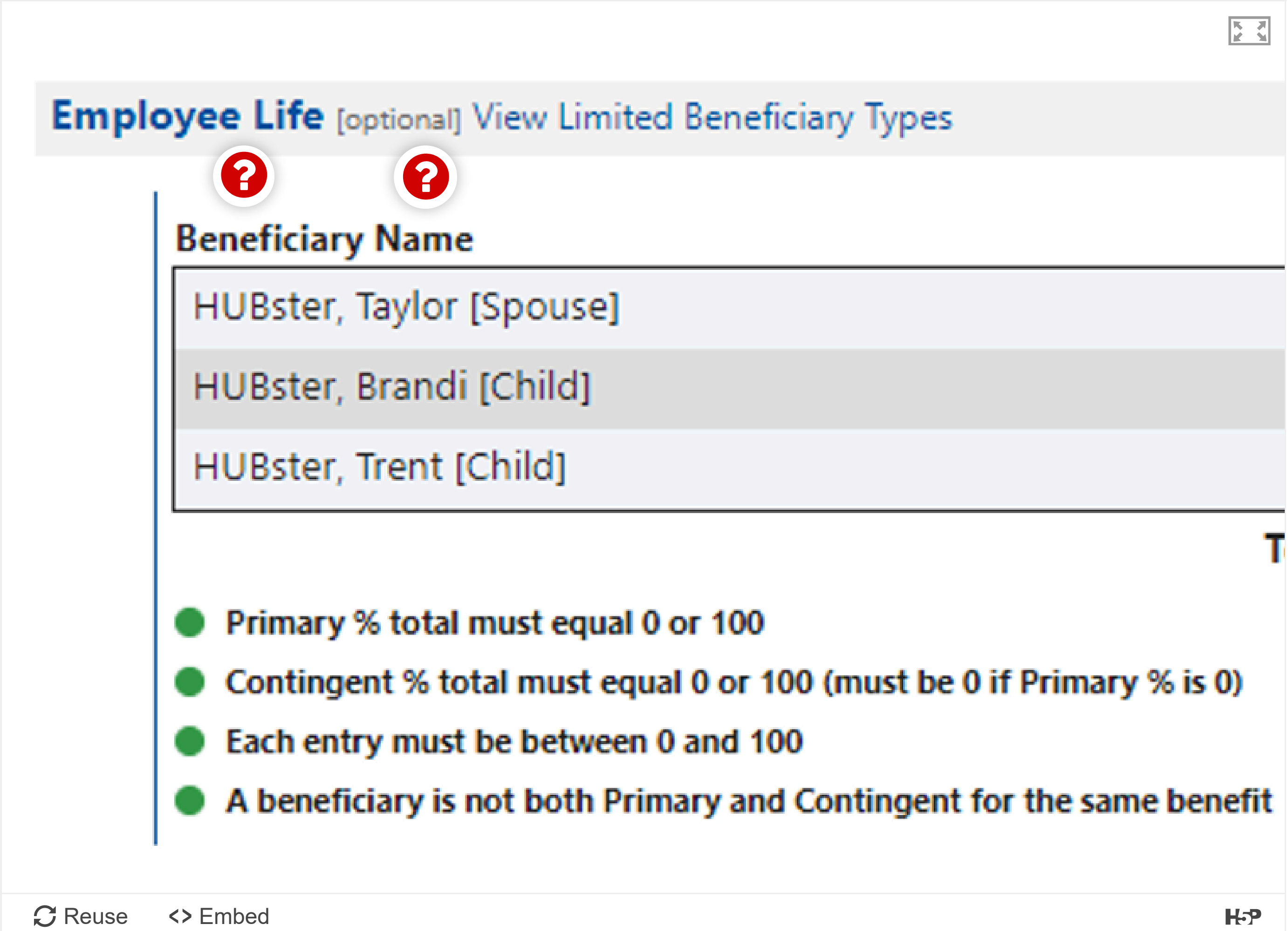
Designating Beneficiaries for One Product at a Time:

When designating beneficiaries for *one product at a time*:

- Employees may see that some carriers may not allow certain types of beneficiaries
  - In this case, employees will be unable to see that beneficiary as an option

To learn more about limited beneficiaries, click on the hotspot icons ( ) on the image below.

You can also use the button in the top right corner of the image to open it in fullscreen. Press the Escape key on your keyboard to exit fullscreen.



Once employees enter all the information, they can then save the page by clicking ‘Finished’. At this point, a copy of the beneficiary information will be saved for historical purposes.