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Within [USFWorks](#), you can manage your life insurance Beneficiaries by adding, editing, or removing a Beneficiary, and viewing and editing your Beneficiary elections.

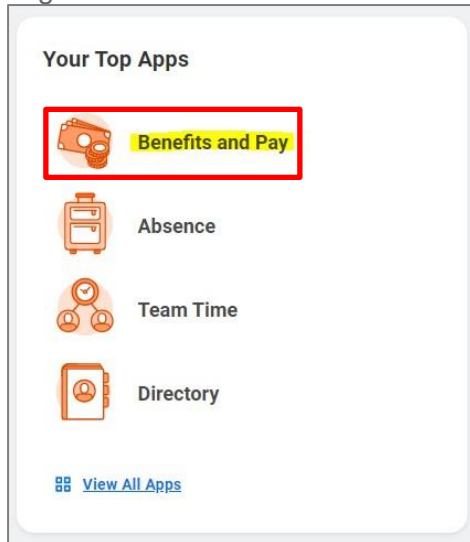
## How to add a life insurance Beneficiary

If you need to add a Beneficiary, initiate a **Change Benefits** event in [USFWorks](#).

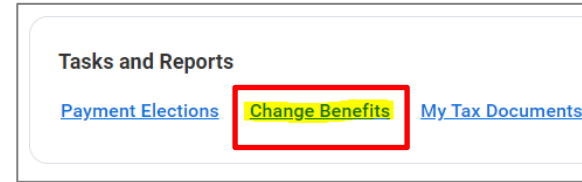
- If you are adding a new Beneficiary, please provide contact details and personal information for the Beneficiary.
- You may edit your existing Beneficiaries within the Beneficiary Change benefit event.

### Follow these steps:

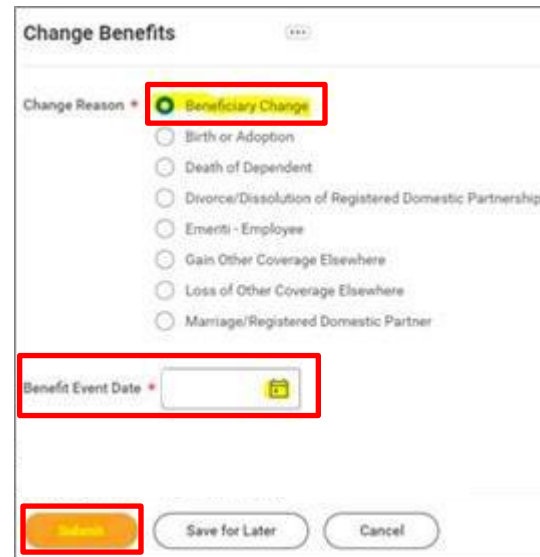
1. Log in to [USFWorks](#) and click **Benefits and Pay**.



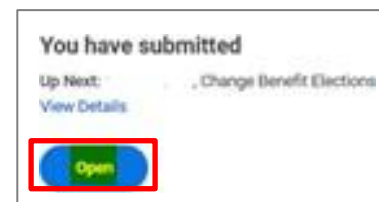
2. On the next page, under **Tasks and Reports**, select **Change Benefits**.



3. Select the Change Reason:
  - a) Select **Beneficiary Change**.
  - b) Enter today's date for the **Benefit Event Date**.
  - c) Click **Submit**.



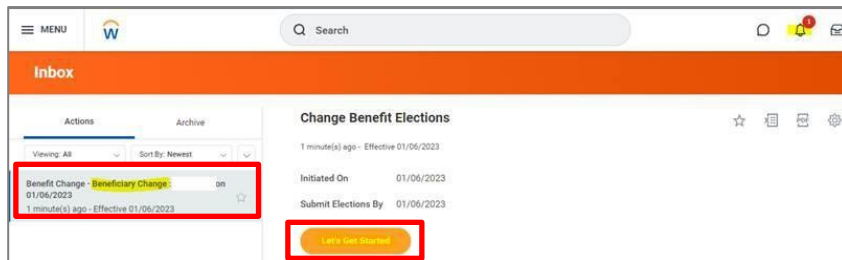
4. A pop-up window will appear stating you have submitted. Click **Open**.



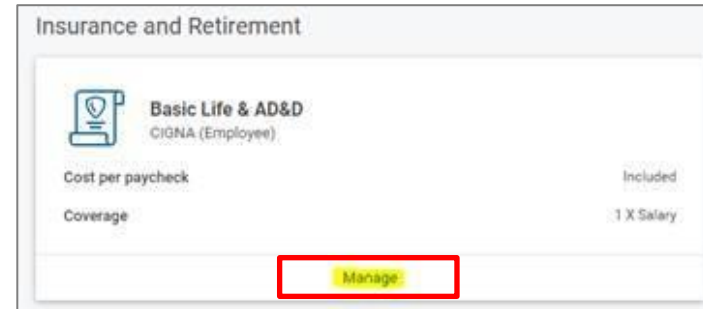
5. On the next page, click **Let's Get Started**.



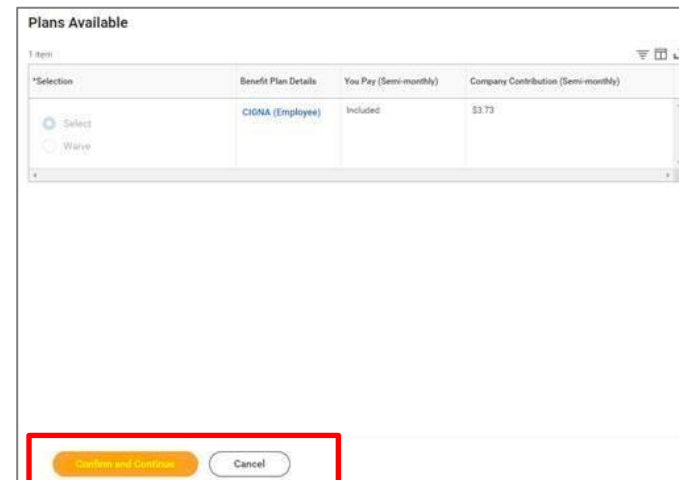
(If the pop-up window closes before you can click Open, you can find the task in your USFWorks Inbox – just click the **Beneficiary Change** message and then **Let's Get Started**.)



6. On the page with the Benefits options, click **Manage** under the **Basic Life & AD&D** box.



7. Click **Confirm and Continue**.



8. On the next page, click the **'Plus, +'** symbol and then **Add New Beneficiary or Trust**.

- To add a new Beneficiary select **Add New Beneficiary** or **Add New Trust**, depending on the type of Beneficiary you are adding, and then click **Continue**.

**Required Information** to enter:

- First and last name
- Relationship
- Address
- Type (Home or Work)
- *We also recommend adding your Beneficiary's phone number, email address, date of birth, legal sex and National ID too (this is their SSN or ITIN, or National ID from country of citizenship if ineligible for an SSN or ITIN).*
- **Note:** *Trust Beneficiary designations will require trust name, trustee name [first and last]. Additionally, Trust ID, trust date, and contact information [address, phone number and email address] for Trustee may be provided for ease of administration.*

**Important note:**

An existing Beneficiary or Trust can be added by simply selecting the relevant option (Existing Beneficiary Persons / Existing Trusts) and clicking on their name.

## 10. If adding a New Beneficiary:

**Add New Beneficiary or Trust**

Relationship \*

Use as Beneficiary

Date of Birth MM/DD/YYYY

Age (empty)

Legal Sex select one

Allow Duplicate Name

Legal Name Contact Information National IDs Additional Government IDs

Country \* x United States of America

Prefix

First Name \*

Middle Name

Last Name \*

Suffix

OK Cancel

Legal Name Contact Information National IDs Additional Government IDs

Phone Add

Address Add

Email Add

Instant Messenger Add

Web Address Add

OK Cancel

11. If adding a **New Trust** as a Beneficiary:

**Add New Beneficiary or Trust** [Search Icon]

Trust Name [Red Box]

Trust ID [Red Box]

Trust Date [MM/DD/YYYY] [Calendar Icon]

**Trustee Contact Information**

Trustee Name

Country [x] United States of America [Menu Icon]

Prefix [Menu Icon]

First Name [Red Box]

Middle Name [Red Box]

Last Name [Red Box]

Suffix [Menu Icon]

Remove

Add

Phone

[Add]

Email Address

[Add]

Address

[Add]

OK Cancel

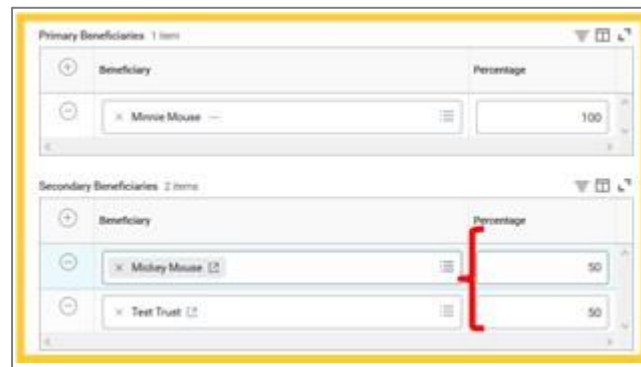
12. Once you have entered the information, click **OK**.



13. Check that your Beneficiary's name now appears and then allocate the **percentage** you would like them to receive.

14. Add additional Beneficiaries by following the previous steps (9-14). Click **Save** when you are done.

*If you have more than one Beneficiary, enter Allocations for Primary and/or Secondary Beneficiary. Percentages MUST total 100%. You may also add additional Beneficiaries to whom you may allocate Secondary Percentage totaling 100%. You may NOT designate the same Beneficiary more than once within a single Benefit plan.*



15. You will be taken back to the page with the Benefits options.

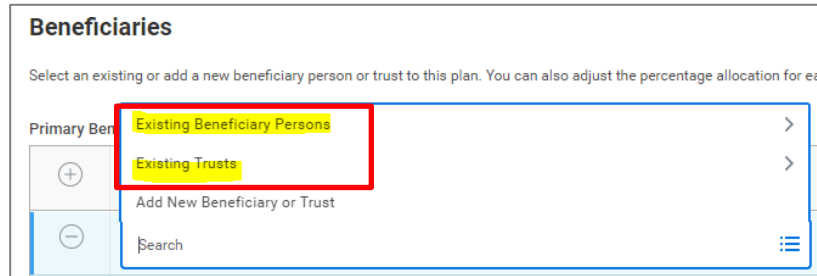
If you have elected any of the following voluntary life insurance plans, you must also add at least one Beneficiary to these plans. These plans are:

- Voluntary AD&D – Employee\*
- Voluntary AD&D – Family\*
- Voluntary Term Life

If you wish to add the same Beneficiary(s) as the one(s) you designated on your *Basic Life & AD&D* plan, an existing Beneficiary or Trust can be added by simply selecting the relevant option (**Existing Beneficiary Persons / Existing Trusts**) and clicking on their name.

\* You may only elect **one** Voluntary AD&D Plan (i.e. Employee or Family).

**NOTE:** Previous Beneficiaries for your plan(s) will still appear on your USFWorks profile. However, they will not be included on your plan(s) if you have removed them. They can be designated again later by simply selecting the relevant option (**Existing Beneficiary Persons / Existing Trusts**) and clicking on their name.



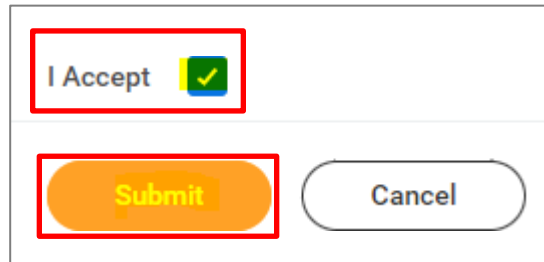
The screenshot shows a 'Beneficiaries' section with a dropdown menu. The dropdown is open, showing options: 'Existing Beneficiary Persons', 'Existing Trusts', 'Add New Beneficiary or Trust', and 'Search'. The first two options are highlighted with a red box.

16. Once you are done adding Beneficiaries, on the page with the click **Review and Sign**.



The screenshot shows two buttons: 'Review and Sign' (highlighted with a red box) and 'Save for Later'.

17. On the next page, review to make sure everything is correct, read the legal notice, check the box next to **I Accept**, and click **Submit**.



The screenshot shows a form with a checkbox labeled 'I Accept' (checked, highlighted with a red box) and a 'Submit' button (highlighted with a red box) next to a 'Cancel' button.

18. On the next page, click **Done**.

19. Your submission will be automatically routed to your HR Benefits partner for processing.



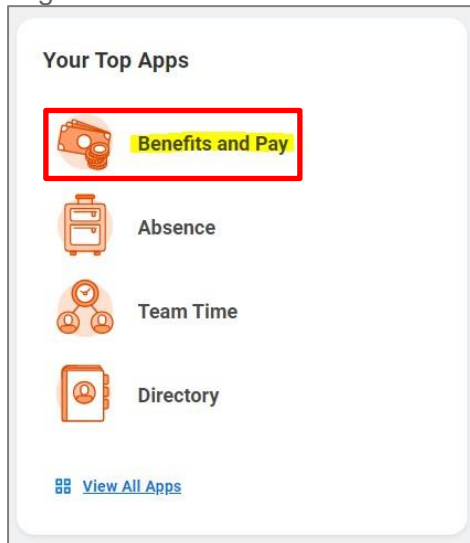
## How to remove a life insurance Beneficiary

If you need to remove a Beneficiary, initiate a **Change Benefits** event in USFWorks.

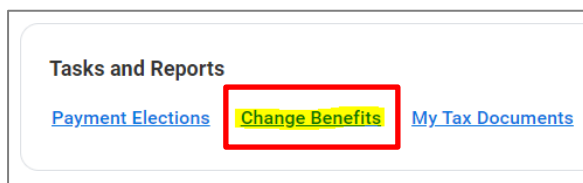
- You may edit your existing Beneficiaries within the Beneficiary Change benefit event.

### Follow these steps:

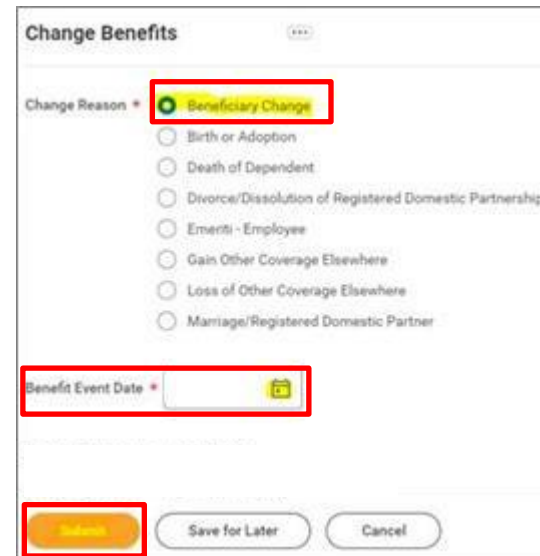
1. Log in to **USFWorks** and click **Benefits and Pay**.



2. On the next page, under **Tasks and Reports**, select **Change Benefits**.



3. Select the Change Reason:
  - a) Select **Beneficiary Change**.
  - b) Enter today's date for the **Benefit Event Date**.
  - c) Click **Submit**.



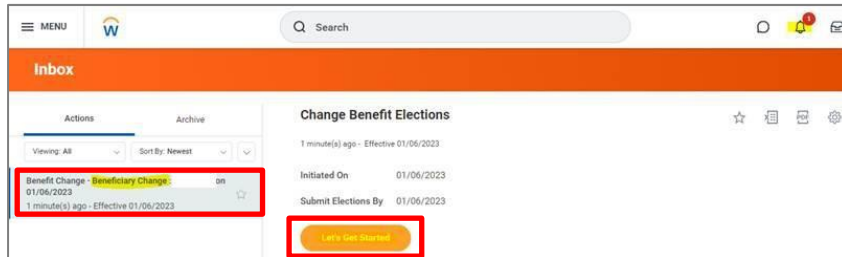
4. A pop-up window will appear stating you have submitted. Click **Open**.



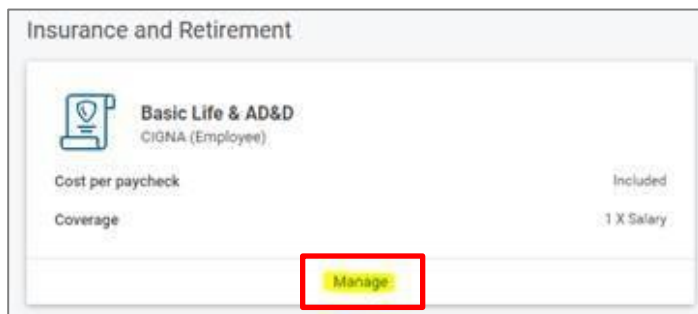
5. On the next page, click **Let's Get Started**.



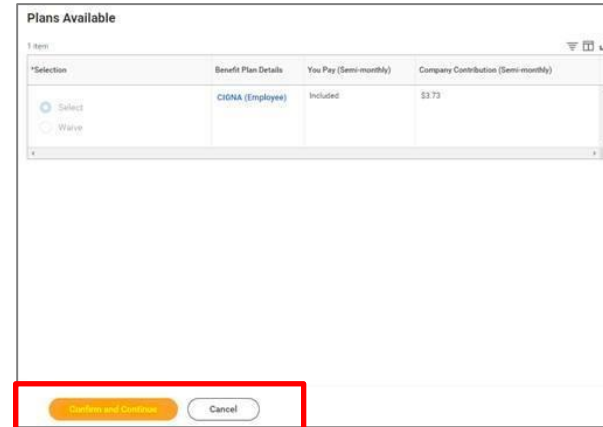
(If the pop-up window closes before you can click Open, you can find the task in your USFWorks Inbox – just click the **Beneficiary Change** message and then **Let's Get Started**.)



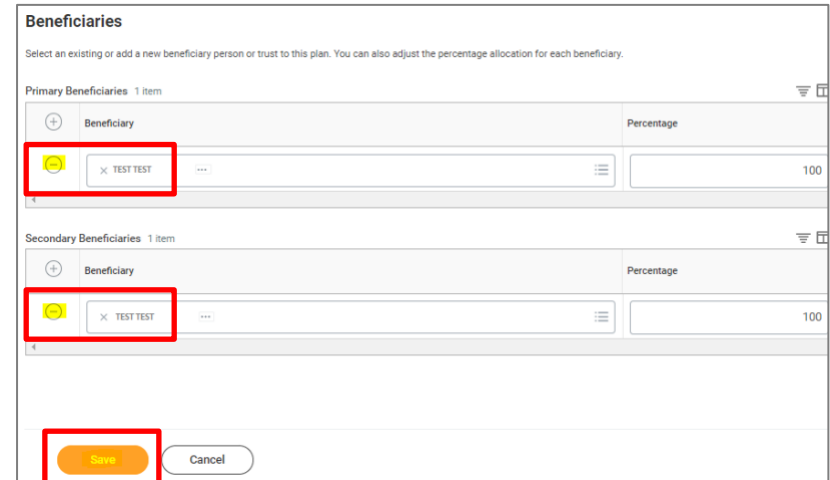
6. On the page with the Benefits options, click **Manage** under the **Basic Life & AD&D** box.



7. Click **Confirm and Continue**.



8. Next, click '**Minus, -**' next to the name(s) of the Beneficiary(ies) you wish to remove and then click **Save**.



### Important:

You **must** have at least one designated Beneficiary on your plan. If you remove the only Beneficiary from your plan, you must add a new Beneficiary (see [pages 2-8](#) for the steps on how to do this).

9. You will be taken back to the page with the Benefits options.

If you have elected any of the following voluntary life insurance plans, you are also able to remove a Beneficiary from these plans. These plans are:

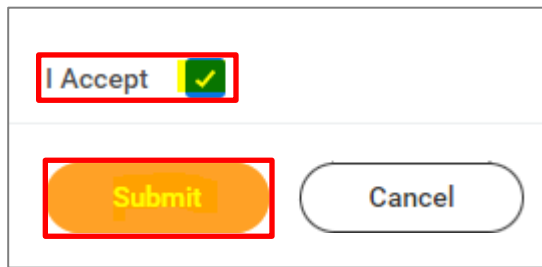
- Voluntary AD&D – Employee\*
- Voluntary AD&D – Family\*
- Voluntary Term Life

\* You may only elect **one** Voluntary AD&D Plan (i.e. Employee or Family).

10. Once you are done removing Beneficiaries, click **Review and Sign**.



11. On the next page, review to make sure everything is correct, read the legal notice, check the box next to **I Accept**, and click **Submit**.



12. On the next page, click **Done**.

13. Your submission will be automatically routed to your HR Benefits partner for processing.

**Please note:**

If you remove a Beneficiary, they will still appear in your USFWorks profile. However, they will **not** be included on your plan(s) if you have removed them.

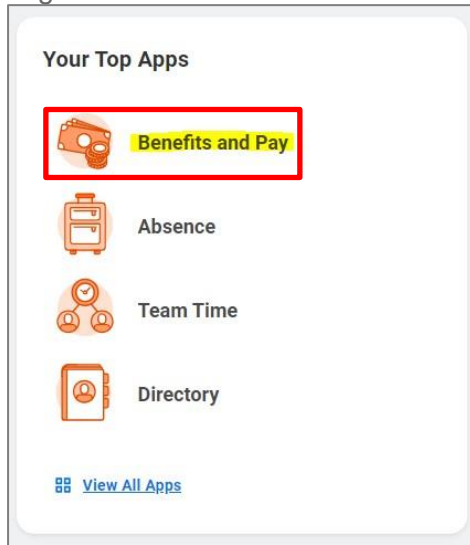
## How to amend a life insurance Beneficiary percentage allocation

If you need to amend a Beneficiary's allocation percentage, initiate a **Change Benefits** event in USFWorks.

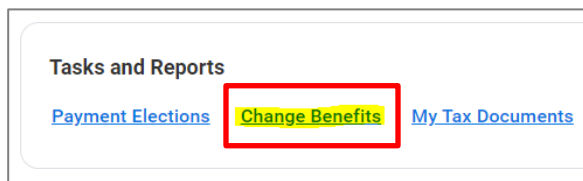
- You may edit your existing Beneficiaries within the Beneficiary Change benefit event.

### Follow these steps:

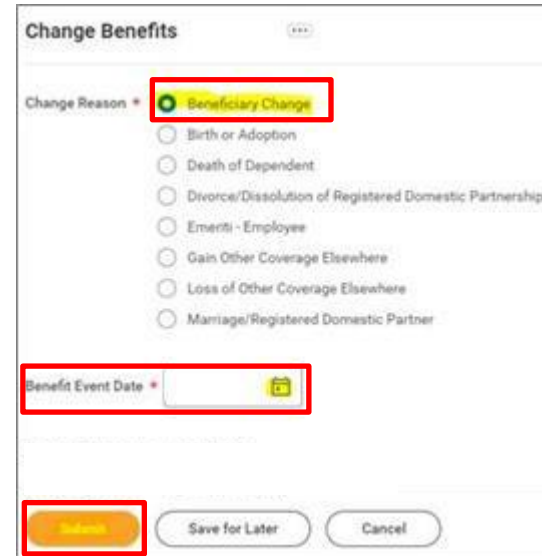
1. Log in to USFWorks and click **Benefits and Pay**.



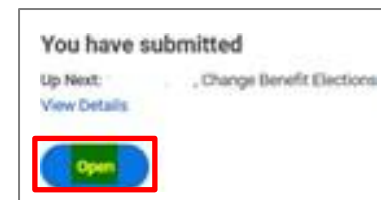
2. On the next page, under **Tasks and Reports**, select **Change Benefits**.



3. Select the Change Reason:
  - d) Select **Beneficiary Change**.
  - e) Enter today's date for the **Benefit Event Date**.
  - f) Click **Submit**.



4. A pop-up window will appear stating you have submitted. Click **Open**.



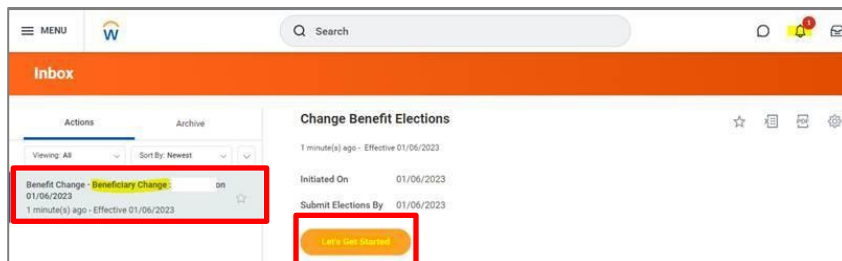
5. A pop-up window will appear stating you have submitted. Click **Open**.



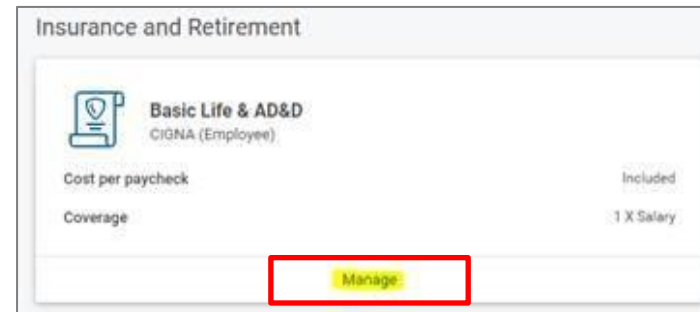
6. On the next page, click **Let's Get Started**.



(If the pop-up window closes before you can click Open, you can find the task in your USFWorks Inbox – just click **Beneficiary Change** message and then click **Let's Get Started**.)



7. On the page with the Benefits options, click **Manage** under the **Basic Life & AD&D** box.



8. Click **Confirm and Continue**.

Selection	Benefit Plan Details	You Pay (Semi-monthly)	Company Contribution (Semi-monthly)
Select Waive	CIGNA (Employee)	Included	\$3.73

9. Amend the percentage allocations (they must add up to 100%) and then click **Save**.

10. You will be taken back to the page with the Benefits options.

If you have elected any of the following voluntary life insurance plans, you are also able amend the percentage allocation(s) on these plans. These plans are:

- Voluntary AD&D – Employee\*
- Voluntary AD&D – Family\*
- Voluntary Term Life

\* You may only elect **one** Voluntary AD&D Plan (i.e. Employee or Family).

11. Once you are done editing percentage allocations, click on **Review and Sign**.

12. On the next page, review to make sure everything is correct, read the legal notice, check the box next to **I Accept**, and click **Submit**.

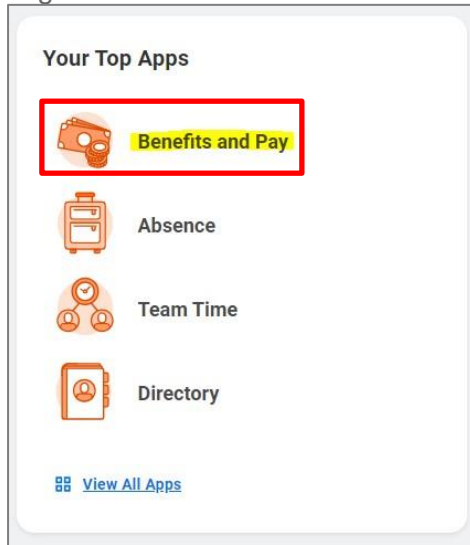
13. On the next page, click **Done**.

14. Your submission will be automatically routed to your HR Benefits partner for processing.

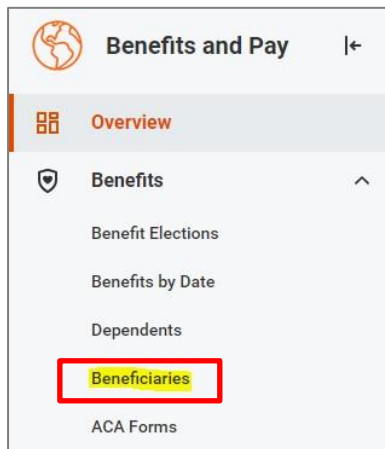
## How to view your life insurance Beneficiaries

Follow these steps:

1. Log in to USFWorks and click **Benefits and Pay**.



2. On the next page, click **Benefits** and then select **Beneficiaries**.



3. On the next page, you will see a **list of Beneficiaries** and the plans they are associated with.

### Important:

If the Benefit Elections field is blank, this means that the Beneficiary has not been added to your life insurance plan(s).

Beneficiary	Relationship	Benefit Elections	
1937 1937	Child	Basic Life & AD&D - CIGNA (Employee): 100% Contingent	Edit
1937A 1937A	Spouse	Basic Life & AD&D - CIGNA (Employee): 100% Primary	Edit

## Voluntary Dependent Term Life

You can enroll in Voluntary Dependent Term Life when making your New Hire Benefit Elections or during Open Enrollment. You can also decide to unenroll during Open Enrollment.

If you do **not** wish to enroll, you can ignore this Benefit option.

The enrollment process does **not** ask you to add Dependents to the plan.

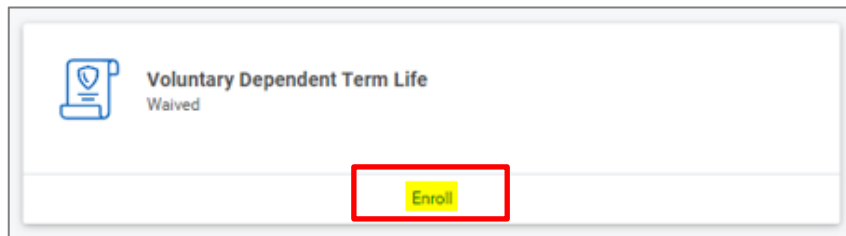
Any **eligible** Dependent you have will be covered: They do **not** need to be listed as a Dependent on your Medical, Dental or Vision plan, nor be a Beneficiary on any other USF life insurance in which you are enrolled. Eligible Dependents are:

- Spouse/RDP under the age of 70 (\$5,000 coverage)
- Unmarried child up to the age of 26 (\$2,000 coverage if 6 months old or over, \$500 coverage if less 6 months old)

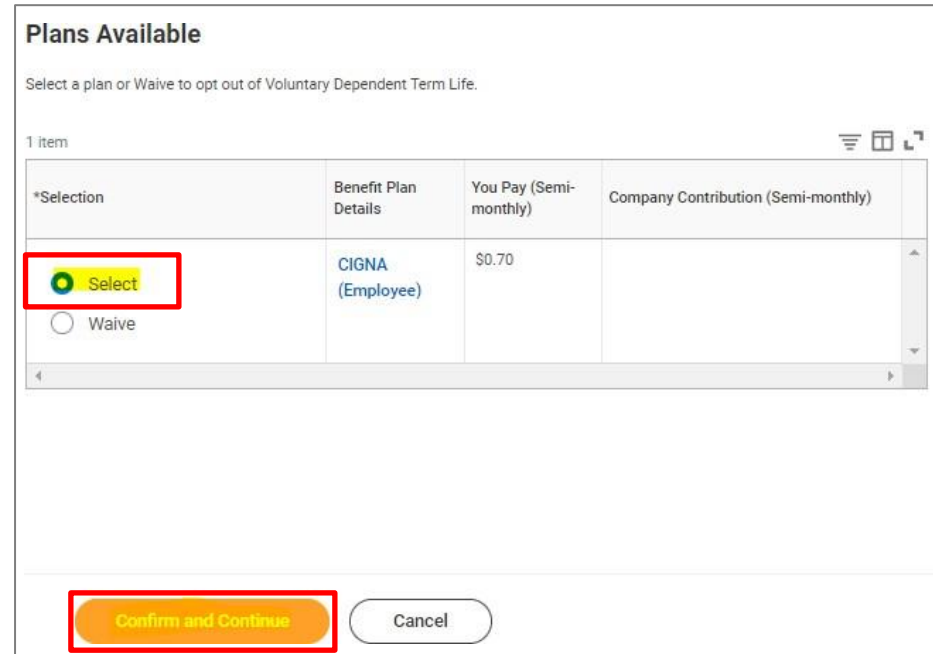
If any of your Dependents become ineligible, you **must** inform the Benefits Team in writing at [benefits@usfca.edu](mailto:benefits@usfca.edu). In this case, the Benefits Team will then unenroll you from the plan if you no longer have any eligible Dependents. No further action is required on your part.

### To enroll

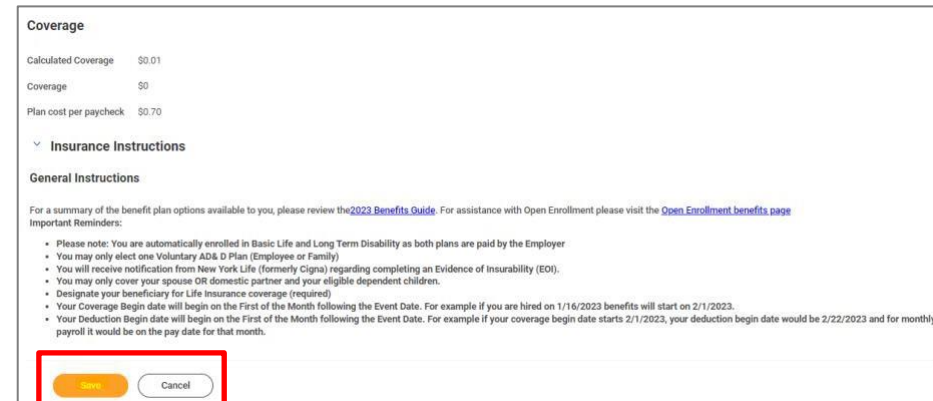
1. During the New Hire or Open Enrollment process, click **Enroll** in the **Voluntary Dependent Term Life** option.



2. On the next page, click **Select** and then **Confirm and Continue**.



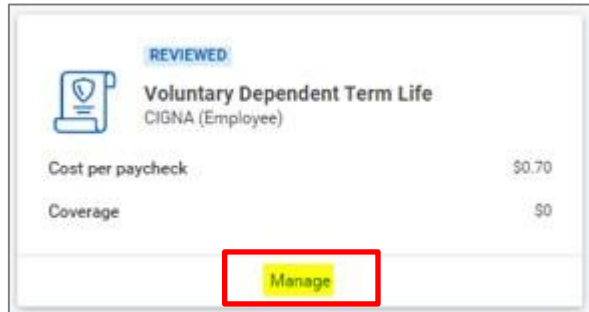
3. Click **Save**.



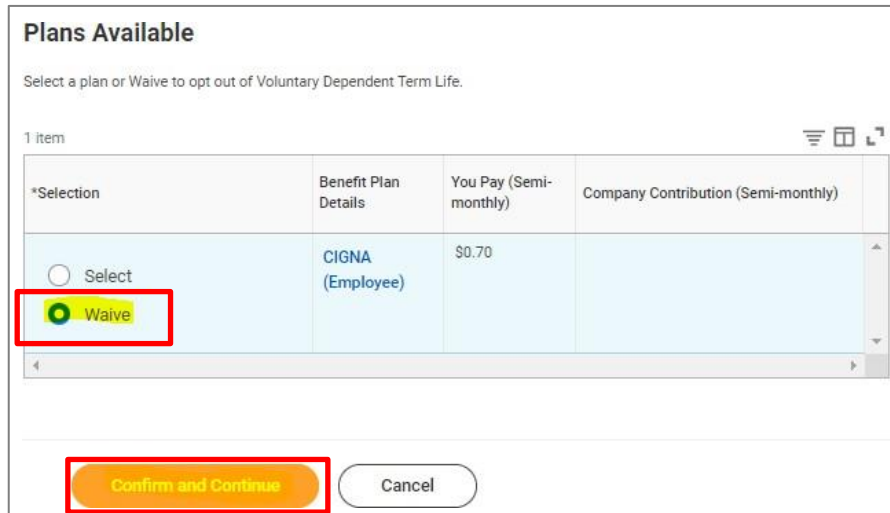


## To unenroll

1. During the annual Open Enrollment process, click Manage on the **Voluntary Dependent Term Life** option.



2. Select **Waive** and click **Confirm and Continue**.



### Benefits Team contact information

Please contact a USF Benefits Representative if you have further questions at [benefits@usfca.edu](mailto:benefits@usfca.edu) or dial (415) 422-2442.

For inquiries concerning:

- a general HR issue, please email [humanresources@usfca.edu](mailto:humanresources@usfca.edu)
- leaves, please email [leaves@usfca.edu](mailto:leaves@usfca.edu)
- payroll, please email [payroll@usfca.edu](mailto:payroll@usfca.edu)
- retirement, please email [retirementplan@usfca.edu](mailto:retirementplan@usfca.edu)
- Tuition Remission, please email [tuitionremission@usfca.edu](mailto:tuitionremission@usfca.edu)