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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. Please contact the Benefits Team at [benefits@usfca.edu](mailto:benefits@usfca.edu) or dial (415) 422-2442 if you have any questions.

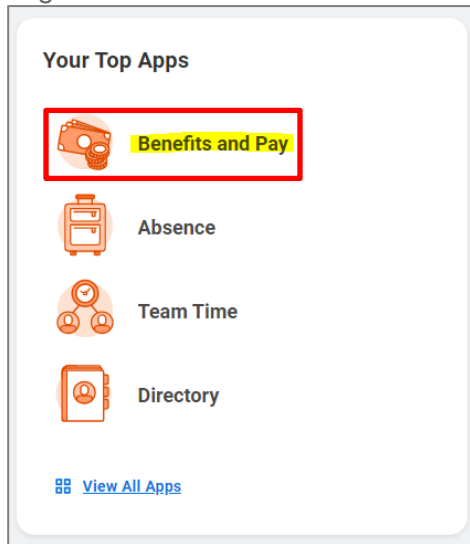
## How to add a life insurance Beneficiary

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

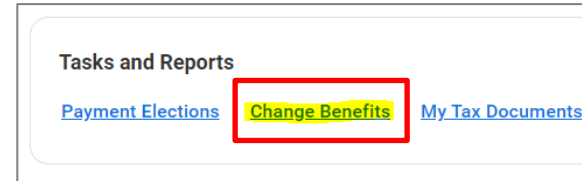
- If you are adding a new Beneficiary, please provide contact details and personal information for the Beneficiary.
- You may edit your existing Beneficiaries within the Beneficiary Change benefit event.

### Follow these steps:

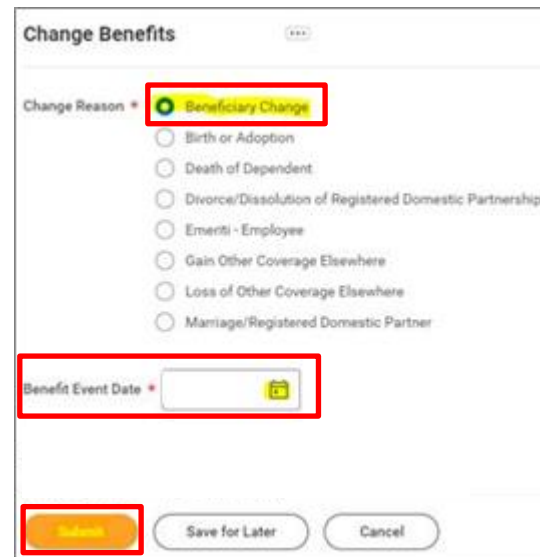
1. Log in to **USFWorks** and click **Benefits and Pay**.



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**.



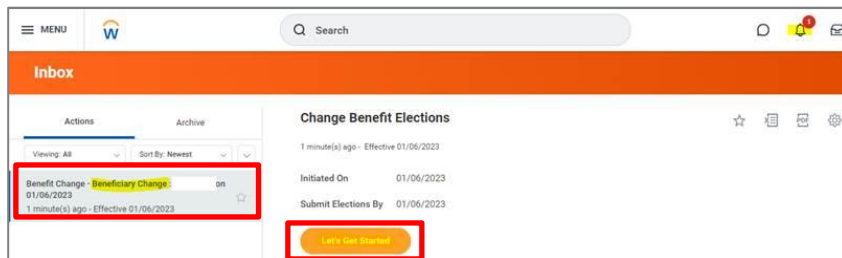
4. A pop-up window will appear stating you have submitted. Click **Open**.



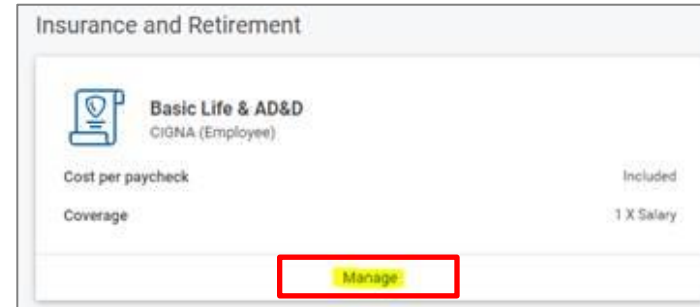
5. On the next page, click **Let's Get Started**.



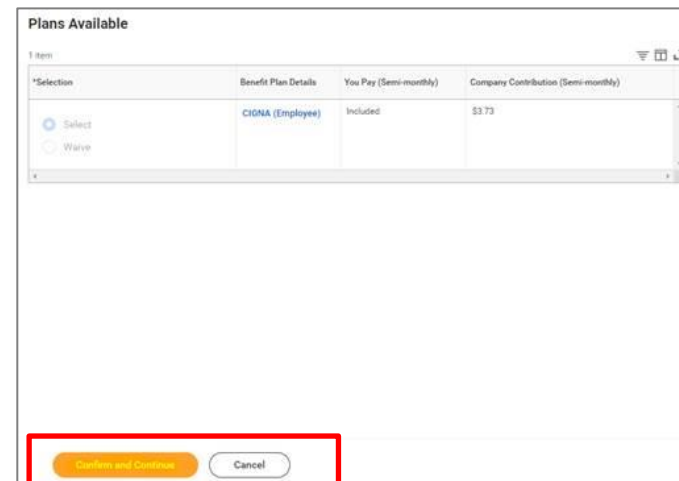
(If the pop-up window closes before you can click Open, you can find the task in your USFWorks Inbox – just click the **Beneficiary Change** message and then **Let's Get Started**.)



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**.

**Beneficiaries**

Select an existing or add a new beneficiary person or trust to this plan. You can also adjust the percentage allocation for each beneficiary.

Primary Beneficiaries

Beneficiary	Percentage
Existing Beneficiary Persons	
Existing Trusts	
<b>Add New Beneficiary or Trust</b>	

Secondary Beneficiaries 0 items

Beneficiary	Percentage

Save Cancel

**Add New Beneficiary or Trust**

A beneficiary is the person or entity you name to receive and hold assets on behalf of a beneficiary or beneficiaries.

Would you like to add a new beneficiary or trust?

Add New Beneficiary

Add New Trust

Continue Cancel

9. 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:

- **Note:** Beneficiaries will require Legal Name [First and Last], Relationship, Country, and Contact Information [address, phone number and email address], to complete a Beneficiary designation. We also recommend adding your Beneficiary's 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**

Trust Name

Trust ID

Trust Date

**Trustee Contact Information**

Trustee Name

Country x United States of America

Prefix

First Name

Middle Name

Last Name

Suffix

Remove

Add

Phone

Add

Email Address

Add

Address

Add

OK Cancel

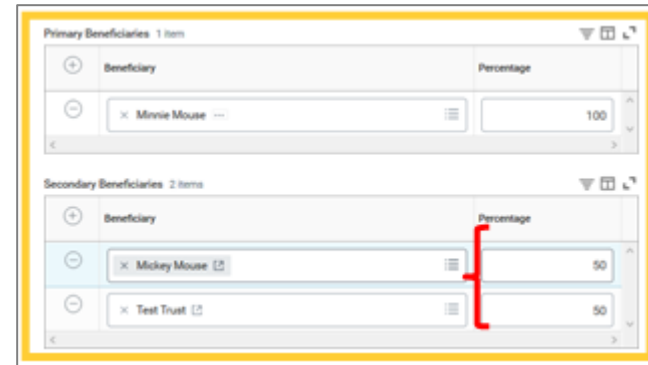
12. Once you have entered the information, click **OK**.



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.

**Beneficiaries**

Select an existing or add a new beneficiary person or trust to this plan. You can also adjust the percentage allocation for each.

Primary Beneficiary

- Existing Beneficiary Persons
- Existing Trusts
- Add New Beneficiary or Trust
- Search

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

Review and Sign 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**.

I Accept

Submit Cancel

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

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



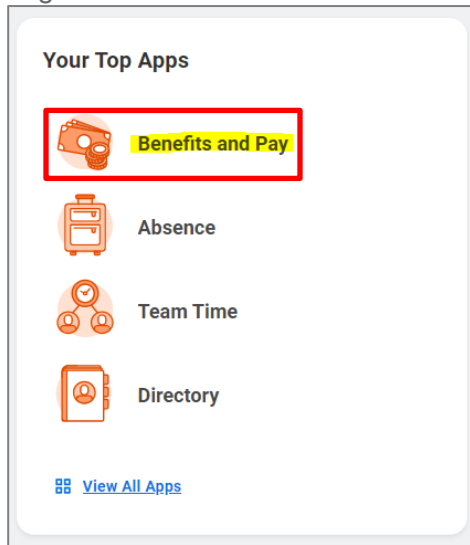
## How to remove a life insurance Beneficiary

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

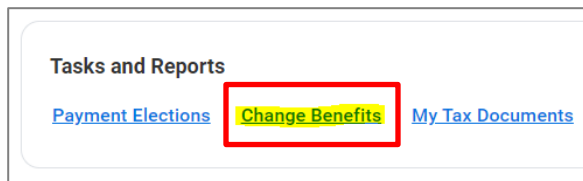
- You may edit your existing Beneficiaries within the Beneficiary Change benefit event.

### Follow these steps:

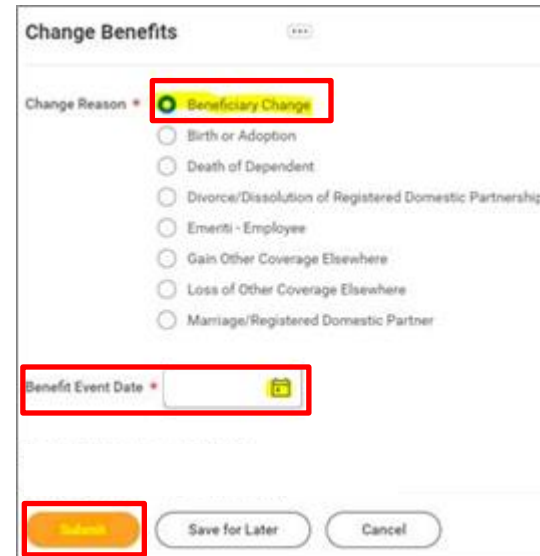
1. Log in to **USFWorks** and click **Benefits and Pay**.



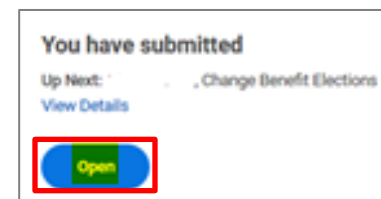
2. On the next page, under **Tasks and Reports**, select **Change Benefits**.



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



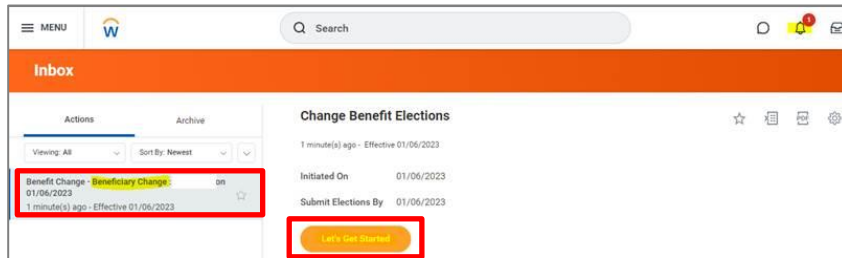
4. A pop-up window will appear stating you have submitted. Click **Open**.



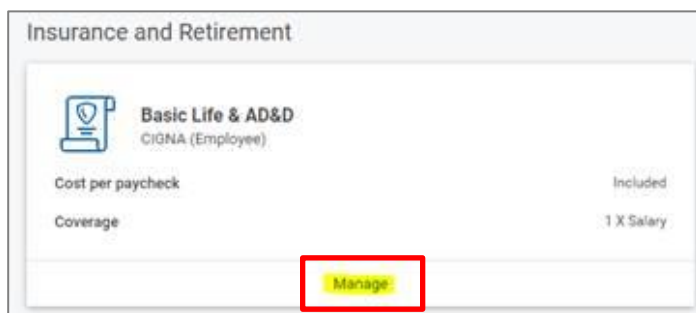
5. On the next page, click **Let's Get Started**.



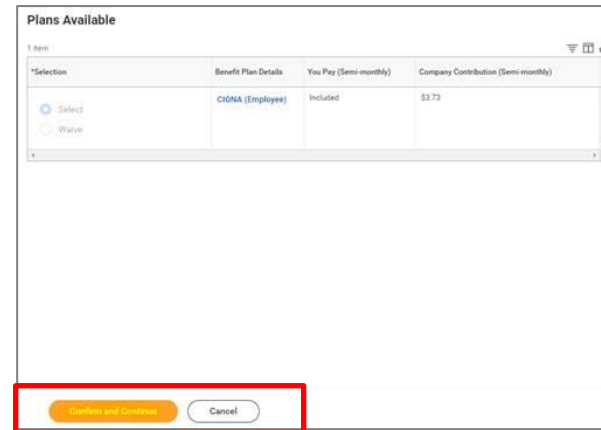
(If the pop-up window closes before you can click Open, you can find the task in your USFWorks Inbox – just click the **Beneficiary Change** message and then **Let's Get Started**.)



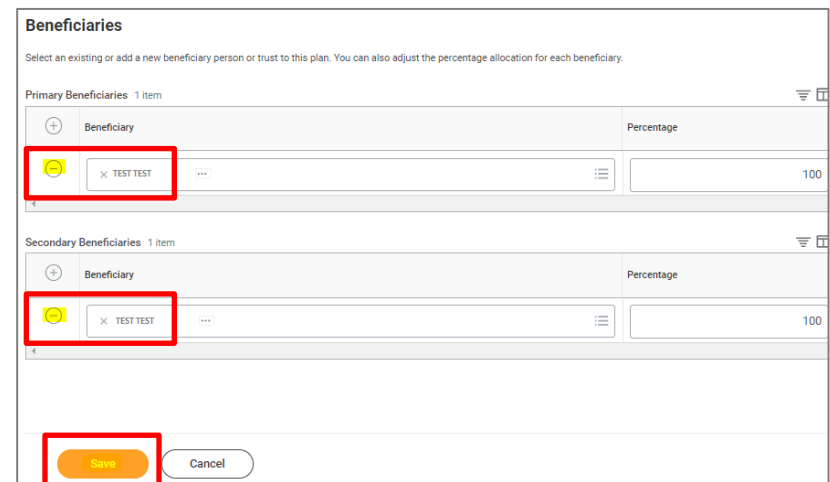
6. On the page with the Benefits options, click **Manage** under the **Basic Life & AD&D** box.



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:

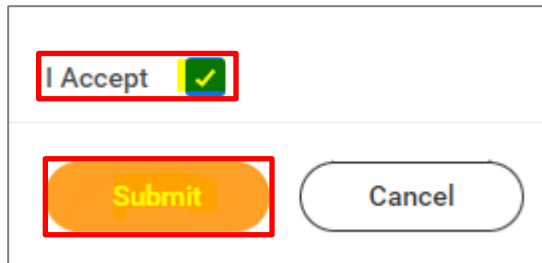
- Voluntary AD&D – Employee\*
- Voluntary AD&D – Family\*
- Voluntary Term Life

\* 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.

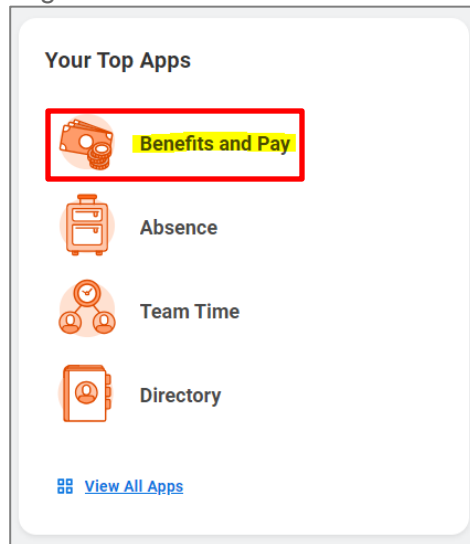
## How to amend a life insurance Beneficiary percentage allocation

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

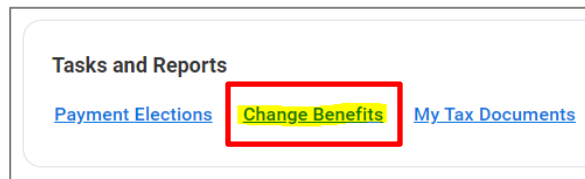
- You may edit your existing Beneficiaries within the Beneficiary Change benefit event.

### Follow these steps:

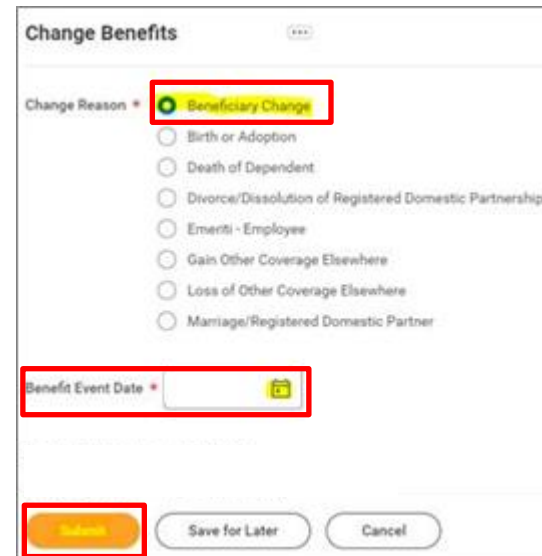
1. Log in to USFWorks and click **Benefits and Pay**.



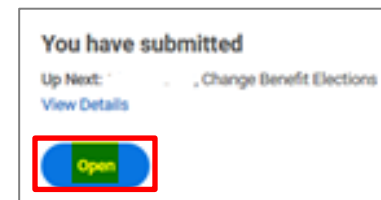
2. On the next page, under **Tasks and Reports**, select **Change Benefits**.



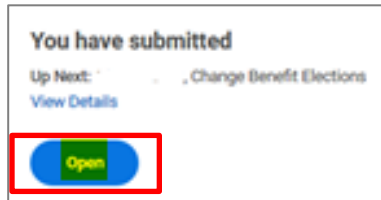
3. Select the Change Reason:
  - d) Select **Beneficiary Change**.
  - e) Enter today's date for the **Benefit Event Date**.
  - f) Click **Submit**.



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



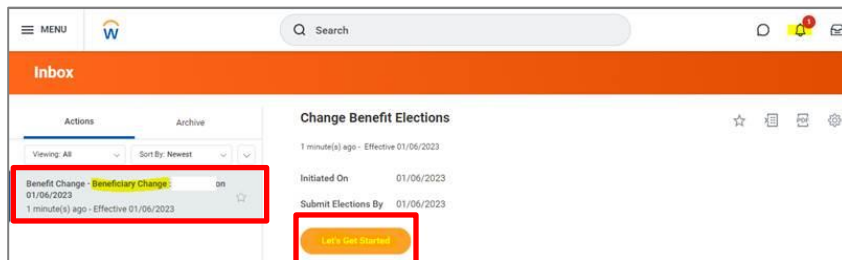
5. A pop-up window will appear stating you have submitted. Click **Open**.



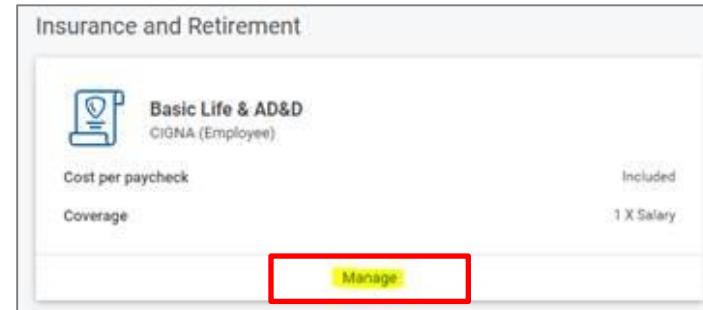
6. On the next page, click **Let's Get Started**.



(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)
<input checked="" type="radio"/> Select <input type="radio"/> Waive	CIGNA (Employee)	Included	\$3.73

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

Beneficiary	Percentage
TEST TEST	50
TEST TEST	50

Beneficiary	Percentage
TEST TEST	100

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**.

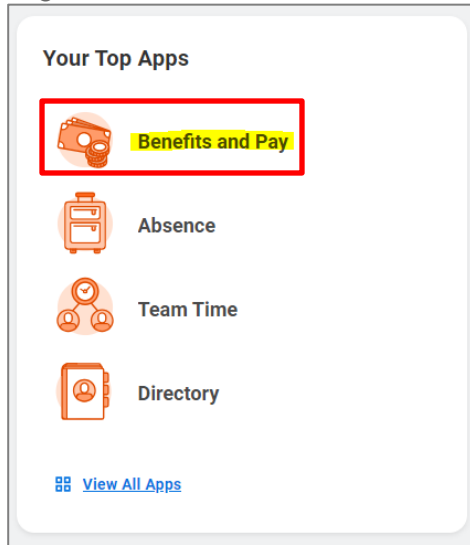
13. On the next page, click **Done**.

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

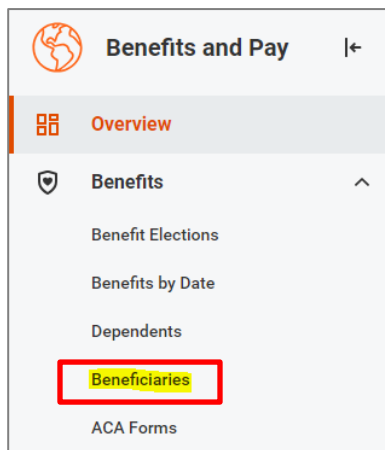
## How to view your life insurance Beneficiaries

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).

The screenshot shows the 'Beneficiaries' page with a table containing two items. The table has columns for 'Beneficiary', 'Relationship', and 'Benefit Elections'. Each row also has an 'Edit' button.

Beneficiary	Relationship	Benefit Elections	
TEST TEST	Child	Basic Life & AD&D - CIGNA (Employee): 100% Contingent	Edit
TEST2 TEST2	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.

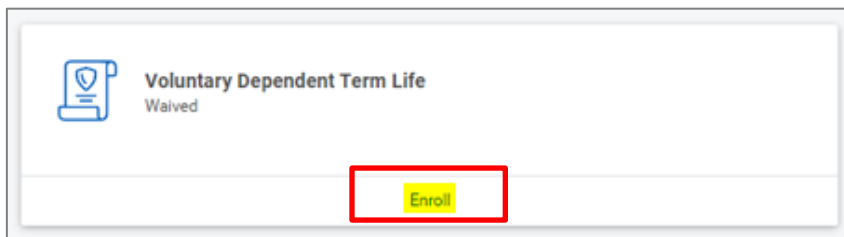
Any **eligible** Dependent you have will be covered: They do **not** need to be listed as a Dependent on your Medical, Dental or Vision plan, nor be a Beneficiary on any other USF life insurance in which you are enrolled. Eligible Dependents are:

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

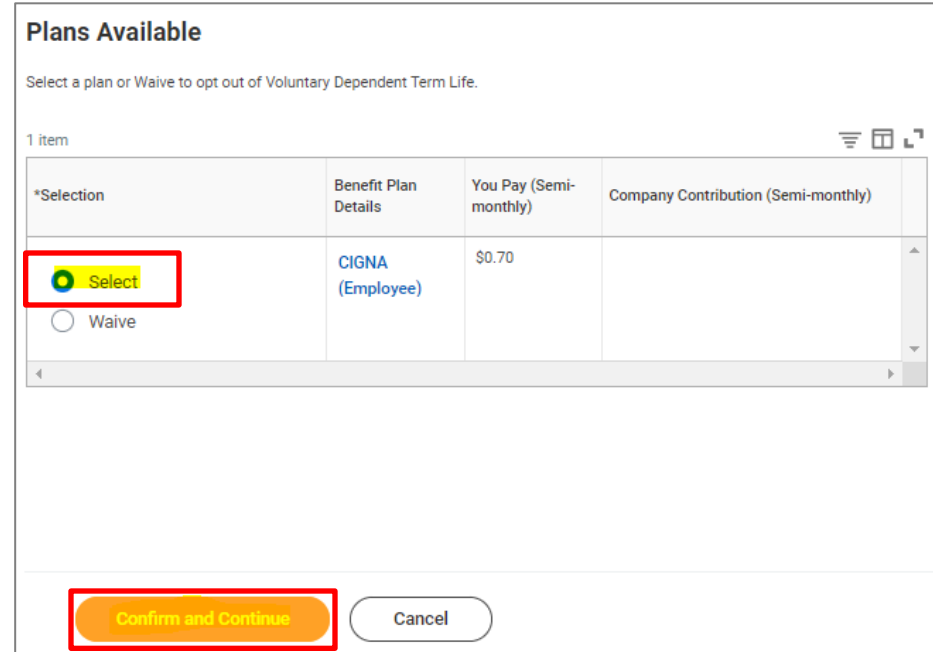
If any of your Dependents become ineligible, you **must** inform the Benefits Team in writing at [benefits@usfca.edu](mailto:benefits@usfca.edu). In this case, the Benefits Team will then unenroll you from the plan if you no longer have any eligible Dependents. No further action is required on your part.

## To enroll

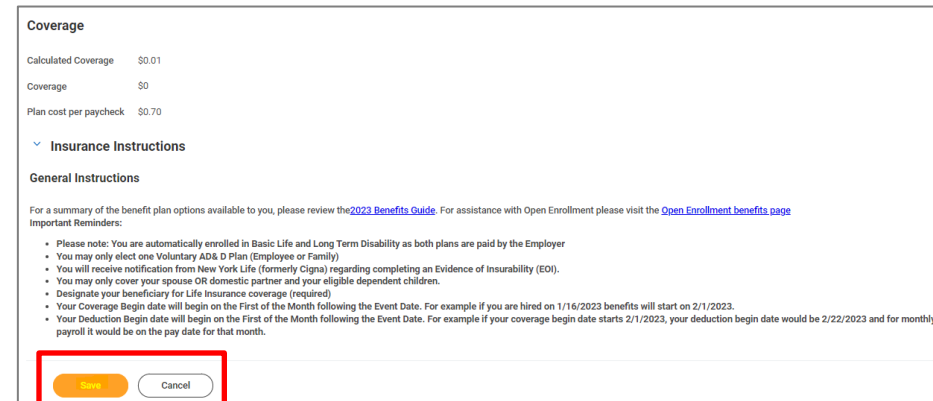
1. During the New Hire or Open Enrollment process, click **Enroll** in the **Voluntary Dependent Term Life** option.



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



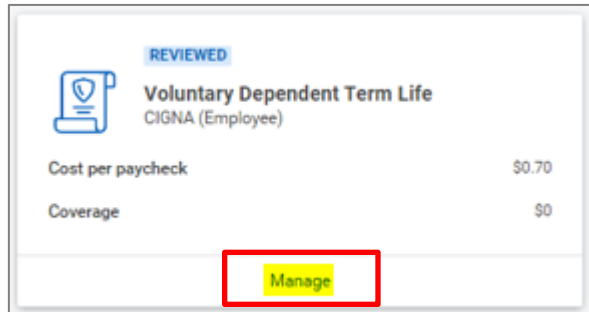
3. Click **Save**.





## 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**.

