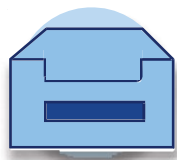


KEAN | **workday**
My Guide

**Change Beneficiaries – Lincoln Financial Group Employee Voluntary
Life and/or AD&D Insurance Only**



Designation of Beneficiary – NJ Division of Pensions and Benefits

If you are a member of a NJ State administered Retirement Plan, you may update your life insurance beneficiary(ies) for life insurance offered to you through the NJ Division of Pensions and Benefits as indicated below:

- **PERS/TPAF/PFRS Members** may verify beneficiary information or change/update a beneficiary online [using MBOS](#) (MBOS registration required)
- **ABP/DCRP Members** may change/update beneficiary information using the following form:
 - [ABP/DCRP Designation of Beneficiary](#)

For further information regarding designating a beneficiary for life insurance offered through the NJ Division of Pensions and Benefits, visit: <https://www.state.nj.us/treasury/pensions/documents/factsheets/fact68.pdf>

To update your beneficiary designations for non-life insurance funds held by your financial institutions, such as any of the ABP providers, contact the financial institutions directly for the appropriate forms.

Designation of Beneficiary - Lincoln Financial Group

If you have enrolled in Voluntary Employee Life and/or AD&D Insurance through Lincoln Financial Group, you may update your designation of beneficiary(ies) in Workday.

General Information

Please be sure to include the full legal name, social security number, relationship to you, and current address of the beneficiary(ies). In the event of a claim, providing this information can help expedite the claim process by making it easier to locate and verify the beneficiary(ies) you have indicated.

Naming Minors as Beneficiary(ies)

While you may designate minors as beneficiaries, please note that claim payments may be delayed due to special issues raised by these designations. In the event of a claim, the insurance proceeds may be paid to a duly appointed guardian of the child's estate. You may wish to consult with an attorney when drafting your beneficiary designation as it relates to minor children.

Trust as Beneficiary

You may designate a trust as beneficiary, using the following format: *To [name of trustee], trustee of the [name of trust], under a trust agreement dated [date of trust].* If you wish to designate a testamentary trust as beneficiary (i.e., one created by will), please contact your estate planning attorney for the proper procedure.

Life Status Changes

It is recommended that you review your beneficiary designations when various life status events occur, such as marriage, divorce, or birth of a child/grandchild.

Please note: The above guidelines are general and are not intended to be relied on as legal advice. Beneficiary designations recorded with a financial institution or custodian holding the asset are binding, even when contradicted by the language of a Will. *Unless your designation is a simple one, we recommend that you obtain the assistance of an attorney in drafting your beneficiary designation. Qualified legal counsel can help assure that your beneficiary designation clearly and correctly reflects your intentions for distribution of your benefits.* Beneficiary designations should be completed as part of an overall financial and estate plan. It's best to involve your legal and financial advisers to determine what is best for your individual situation.

How do I View my Beneficiaries?

If you would like to view your beneficiaries in the system, please navigate to your profile and click the **"Action"** button, select **"Benefits"**, and then click on **"View My Beneficiaries"**.

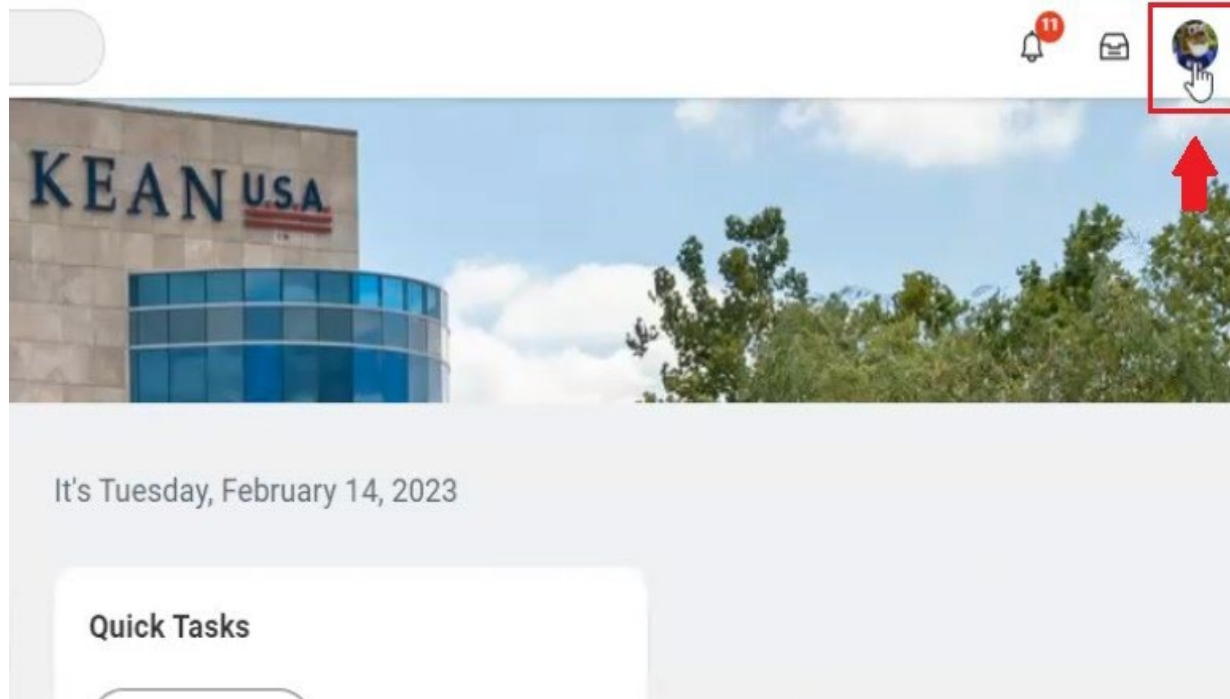
The screenshot displays the Kean University HR system interface. At the top, there is a navigation bar with a 'MENU' icon, the 'KEAN' logo, and a search bar. The main content area shows a user profile for 'Keanu Cougar', a Professional Services Specialist 4 Administrative Services, located at Kean Union Campus, managed by Lamont Repollet. A dropdown menu is open under the 'Actions' button, listing various options. The 'Benefits' section is expanded, and 'View My Beneficiaries' is highlighted. Other options in the 'Benefits' section include 'Change Benefits', 'View My Current Benefit Elections', 'View My Benefit Election History', 'View Dependents', 'View Current Retirement Savings Elections', 'View My Retirement Savings Election History', 'View My Benefit Statement', 'Change 1095-C Printing Election', 'View My 1095-C Printing Election', and 'View My ACA Forms'. The 'Job' section is also visible, showing the user's organization as 'Office of the President (Lamont Repollet)', business title as 'Professional Services Specialist 4 Administrative Services', and manager as 'Lamont Repollet'.

Changing Beneficiaries for Lincoln Financial Group Employee Voluntary Life and/or AD&D Insurance

This guide does not apply to Spouse Voluntary Life Insurance, Spouse AD&D Insurance or Child Life Insurance.

This guide will assist employees enrolled in Voluntary Life and/or AD&D with making changes to their Beneficiaries. Please note, this will only change beneficiaries for employees enrolled in the Lincoln Financial Group Plan.

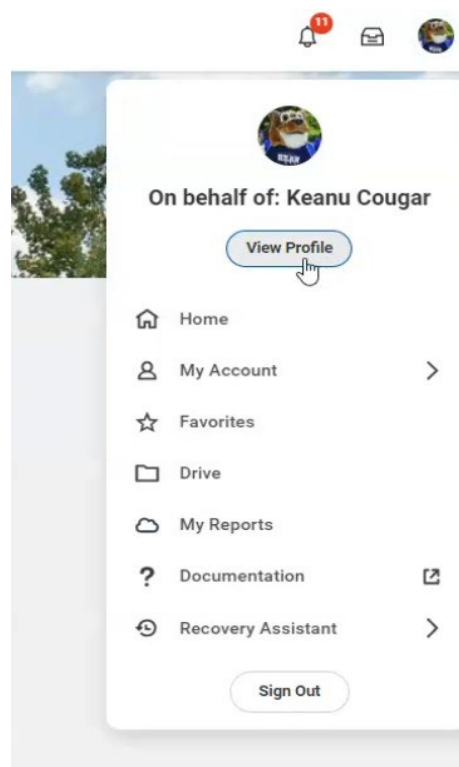
Step 1: From your home screen, navigate to your Profile picture at the top right of your Workday landing page. It is next to your inbox icon.



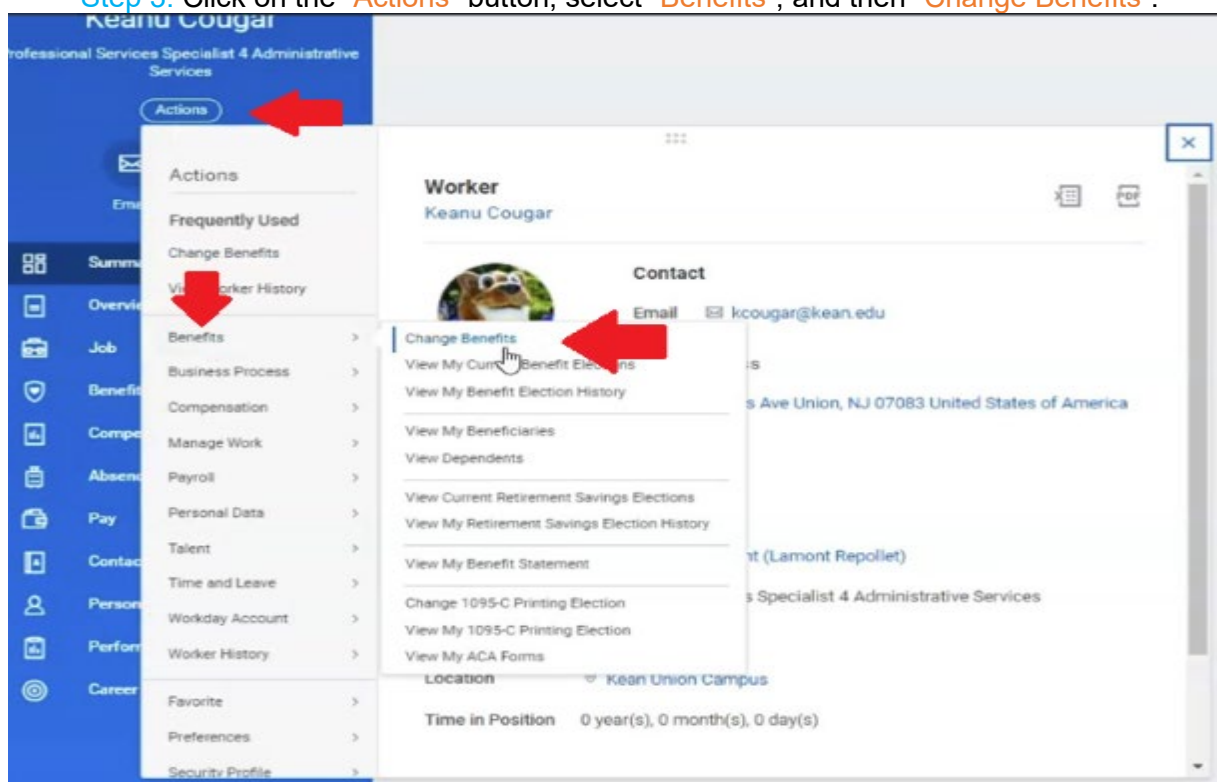
*Some users may not have a picture, and will see a different icon that looks like the one below *



Step 2: Select "View Profile".

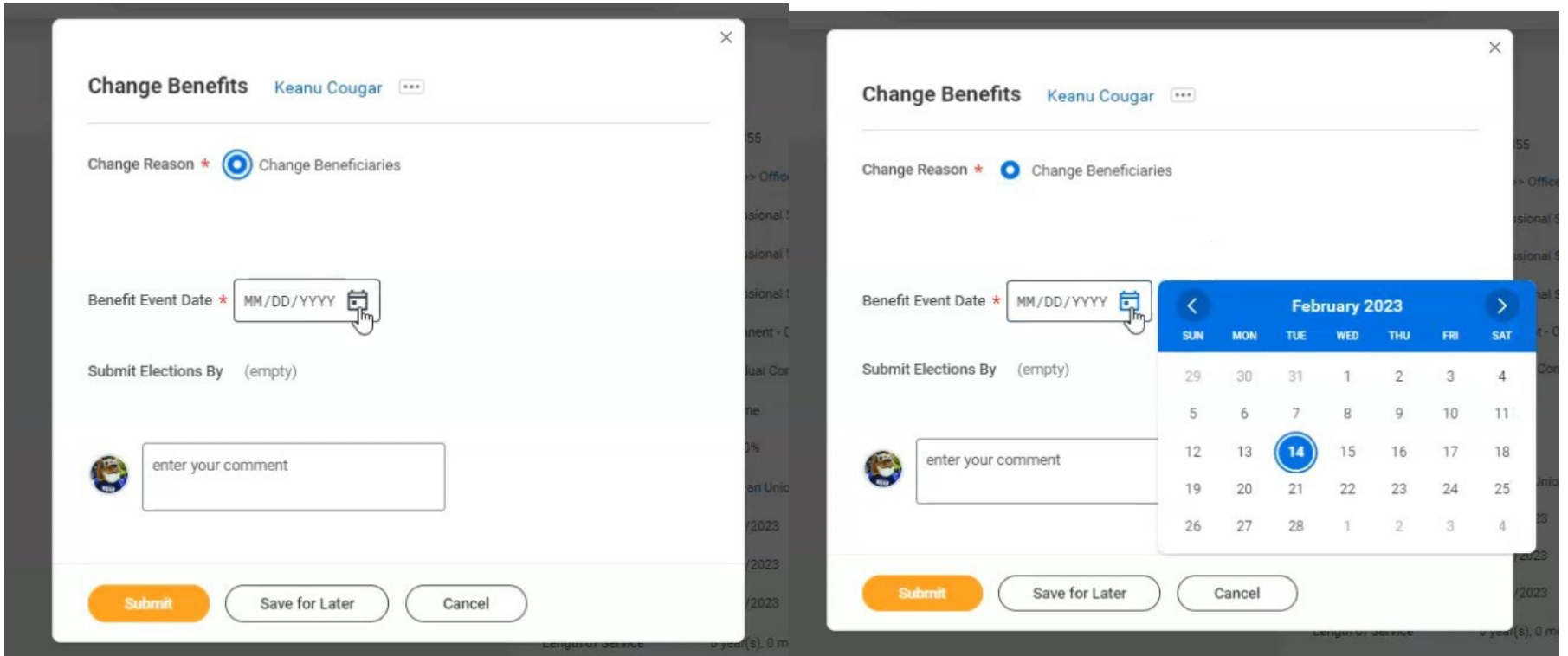


Step 3: Click on the "Actions" button, select "Benefits", and then "Change Benefits".



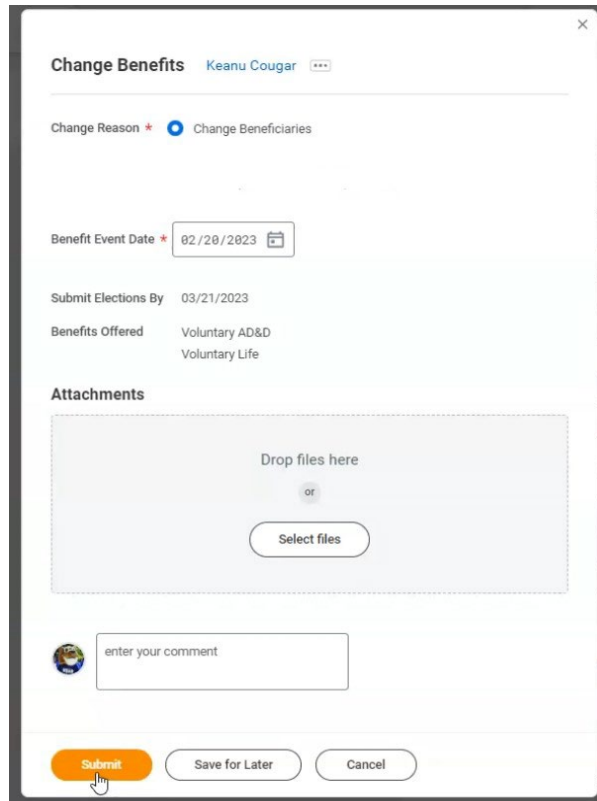
Step 4: Click the Calendar Icon and enter the Benefit Event Date

The change cannot be backdated. You must use the current, or a future date for the action. If the proper date is not selected an error will generate and you will not be able to move forward until it is corrected.

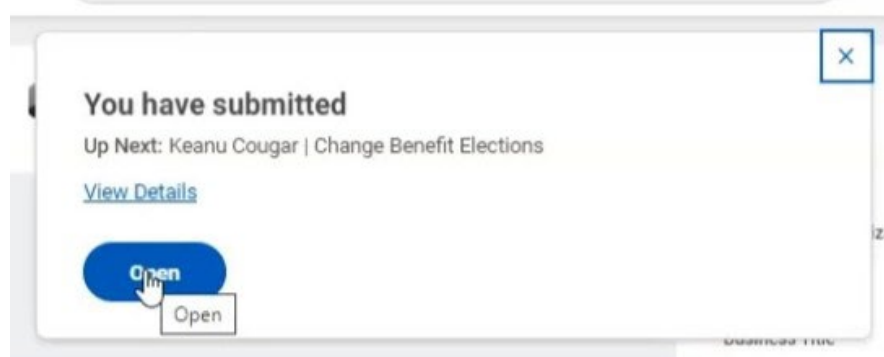


Step 5: Once the date is entered, click "Submit".

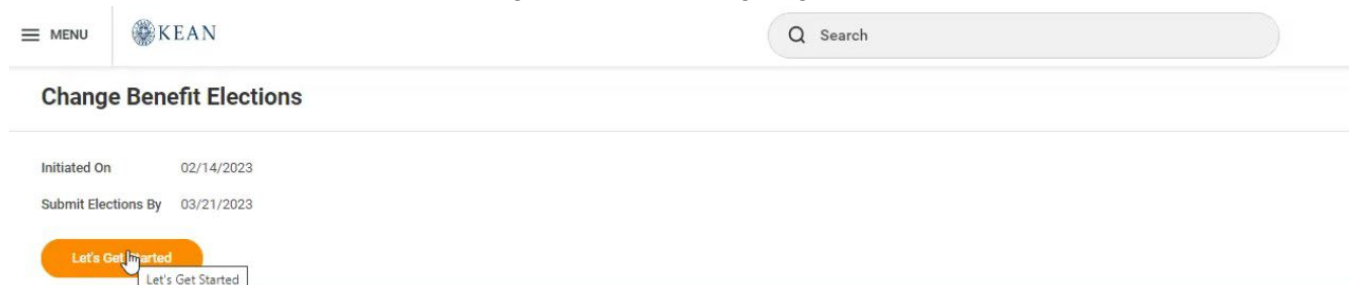
Attachments are optional and do not need to be provided unless directed by the Benefits team.



Step 6: The following box will pop up on your screen, please click the "Open" button to access the Change Beneficiaries action. If you miss your opportunity to click this box, the action will be available in your inbox, and you can navigate there to complete it.



Step 7: You will be brought to the following page. Click "Let's Get Started".



Step 8: To make changes to your Voluntary Life Beneficiaries, click "Manage".

Change Beneficiaries

Projected Total Cost Per Paycheck
\$38.47

Insurance

Voluntary Life
Lincoln Financial (Employee)

Cost per paycheck: \$38.10
Coverage: \$70,000

[Manage](#)

Voluntary AD&D
Lincoln Financial (Employee)

Cost per paycheck: \$0.37
Coverage: \$70,000

[Manage](#)

On the screen that follows, you will click "Confirm and Continue".

Voluntary Life

Projected Total Cost Per Paycheck
\$38.47

Plans Available

1 item

*Selection	Benefit Plan Details	You Pay (Biweekly)
<input checked="" type="radio"/> Select <input type="radio"/> Waive	Lincoln Financial (Employee)	\$38.10



[Confirm and Continue](#) [Cancel](#)

Step 9: Click the "+" button to add a row to the "Beneficiary" section.

Voluntary Life - Lincoln Financial (Employee)

Projected Total Cost Per Paycheck
\$38.47


Coverage

Calculated Coverage: \$40,000.00
Coverage: \$70,000
Plan cost per paycheck: \$38.10

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 1 item

Beneficiary	Percentage
 Sandra Cougar	100

Secondary Beneficiaries 0 items

Beneficiary	Percentage
No Data	

Insurance Instructions

General Instructions

If multiple Primary Beneficiaries, total percentage of all combined must equal 100%. If multiple Contingent Beneficiaries, total percentage of all combined must equal 100%.

[Save](#) [Cancel](#)

Step 10: Click "Add New Beneficiary or Trust".

Voluntary Life - Lincoln Financial (Employee)

Projected Total Cost Per Paycheck
\$38.47

Coverage

Calculated Coverage \$40,000.00
Coverage \$70,000
Plan cost per paycheck \$38.10

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 Beneficiary

Existing Beneficiary Persons	Percentage
Existing Trusts	
Add New Beneficiary or Trust	
Search	
× Sandra Cougar	100

Secondary Beneficiaries 0 items

Beneficiary	Percentage
No Data	

Save Cancel

Step 11: Please select the option that applies to you and click "Continue".

Add New Beneficiary or Trust

A beneficiary is the person or entity you name to receive this benefit. A trust is an arrangement that allows a third party, or trustee, to 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

Step 12: Enter the requested information on the following screen. You must click the "Contact Information" tab and enter an address for your Beneficiary/Trust, or you will get an error. You must also click the "National IDs" tab and enter a Social Security number. Click "Submit" once all the information is entered.

Add New Beneficiary or Trust

Keanu Cougar

Relationship * Search

Use as Beneficiary

Date of Birth MM/DD/YYYY

Age (empty)

Gender

Allow Duplicate Name

Legal Name Contact Information National IDs Additional Government IDs

Country * × United States of America

Prefix

First Name *

Middle Name

Last Name *

Suffix

OK Cancel

Add New Beneficiary or Trust

Keanu Cougar

Relationship * × Child

Use as Beneficiary

Date of Birth 01/01/2000

Age 23 years, 1 months, 13 days

Gender

Allow Duplicate Name

Legal Name Contact Information National IDs Additional Government IDs

Phone Add

Address Add

Email Add

OK Cancel

Add New Beneficiary or Trust Keanu Cougar

Relationship *

Use as Beneficiary

Date of Birth

Age 23 years, 5 months, 12 days

Gender

Allow Duplicate Name

Legal Name Contact Information **National IDs** Additional Government IDs

National IDs 1 item

	*Country	*National ID Type	Current ID	Add/Edit ID
<input type="text" value="123-45-6789"/>	<input type="text" value="United States of America"/>	<input type="text" value="Social Security Number (SSN)"/>		

Click the plus sign to add a row. Then select United States of America as the Country and Social Security Number for National ID Type. Add the Social Security number in the box labeled Add/Edit ID

Step 13: You will return to your Beneficiary screen, and your new Beneficiary is listed. You will need to edit the percentages for each Beneficiary. The total amount must equal 100%.

Voluntary Life - Lincoln Financial (Employee)

Projected Total Cost Per Paycheck
\$38.47

Coverage

Calculated Coverage \$40,000.00
Coverage \$70,000
Plan cost per paycheck \$38.10

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 2 items

Beneficiary	Percentage
<input type="text" value="Keanu Cougar"/>	<input type="text" value="50"/>
<input type="text" value="Sandra Cougar"/>	<input type="text" value="50"/>

Secondary Beneficiaries 0 items

Beneficiary	Percentage
No Data	

Insurance Instructions

General Instructions

If multiple Primary Beneficiaries, total percentage of all combined must equal 100%. If multiple Contingent Beneficiaries, total percentage of all combined must equal 100%.

Step 14: You will be brought back to the **Change Beneficiaries** screen. If you would like to make changes to your Voluntary AD&D Beneficiary, then you will click **“Manage”**, and then **“Confirm and Continue”** on the following screen.

If you are not making changes to your AD&D Beneficiary, please navigate to [Step 17](#)

Change Beneficiaries

Projected Total Cost Per Paycheck
\$38.47

Your Voluntary Life changes have been updated, but not submitted

Next steps: Update another plan, or click Review and Sign once you're ready to submit your changes.

Insurance

REVIEWED

 **Voluntary Life**
Lincoln Financial (Employee)

Cost per paycheck	\$38.10
Coverage	\$70,000

[Manage](#)

 **Voluntary AD&D**
Lincoln Financial (Employee)

Cost per paycheck	\$0.37
Coverage	\$70,000

[Manage](#)

Voluntary AD&D

Projected Total Cost Per Paycheck
\$38.47

Plans Available

1 item

*Selection	Benefit Plan Details	You Pay (Biweekly)
<input checked="" type="radio"/> Select <input type="radio"/> Waive	Lincoln Financial (Employee)	\$0.37

[Confirm and Continue](#) [Cancel](#)

Step 15: Click the **“+”** sign to add a row and select **“Existing Beneficiary Persons”**.

Voluntary AD&D - Lincoln Financial (Employee)

Projected Total Cost Per Paycheck
\$38.47

Coverage

Calculated Coverage \$40,000.00



Coverage \$70,000

Plan cost per paycheck \$0.37

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 2 items

Beneficiary	Percentage
	<input type="text" value="0"/>
 Sandra Cougar	<input type="text" value="100"/>

Secondary Beneficiaries 0 items

Beneficiary	Percentage
No Data	

[Save](#) [Cancel](#)

Voluntary AD&D - Lincoln Financial (Employee)

Projected Total Cost Per Paycheck
\$38.47

Coverage

Calculated Coverage \$40,000.00

Coverage \$70,000

Plan cost per paycheck \$0.37

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 Beneficiary		Percentage
Existing Beneficiary Persons		
Existing Trusts		
Add New Beneficiary or Trust		
Search		
<input checked="" type="checkbox"/>	Sandra Cougar	100

Secondary Beneficiaries 0 items		Percentage
No Data		

[Save](#) [Cancel](#)

Step 16: Select the Beneficiary you previously added and ensure the total percentages equal to 100%.

Coverage	
Calculated Coverage	\$40,000.00
Coverage	\$70,000
Plan cost per paycheck	\$0.37

Existing Beneficiary Persons

Select an existing beneficiary

*Primary Beneficiary

- Keanu Cougar
- Sandra Cougar

Search

Sandra Cougar

Secondary Beneficiaries 0 items		Percentage
No Data		

[Save](#) [Cancel](#)

Step 17: You will return to the “Change Beneficiaries” screen and click “Review and Sign” at the bottom of the page.

Change Beneficiaries

Projected Total Cost Per Paycheck
\$38.47

Your Voluntary AD&D changes have been updated, but not submitted

Next steps: Update another plan, or click Review and Sign once you're ready to submit your changes.

Insurance

REVIEWED Voluntary Life Lincoln Financial (Employee)	Cost per paycheck \$38.10
	Coverage \$70,000
Manage	

REVIEWED Voluntary AD&D Lincoln Financial (Employee)	Cost per paycheck \$0.37
	Coverage \$70,000
Manage	

[Review and Sign](#) [Save for Later](#)

Step 18: Review the costs and confirm the changes you made. When done, scroll down to the bottom of the page.

View Summary

Projected Total Cost Per Paycheck
\$38.47

Selected Benefits 2 items

Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Dependents	Beneficiaries	Cost
Voluntary Life Lincoln Financial (Employee)	02/14/2023	02/11/2023	\$70,000		Keanu Cougar Sandra Cougar	\$38.10
Voluntary AD&D Lincoln Financial (Employee)	02/14/2023	02/11/2023	\$70,000		Keanu Cougar Sandra Cougar	\$0.37

Step 19: Review the Legal Notice and check the box that says, "I Accept", and click "Submit".

Attachments

Drop files here
or
[Select files](#)

Electronic Signature

Legal Notice: Please Read

Your name and Password are considered your "Electronic Signature" and will serve as your confirmation of the accuracy of the information being submitted. When you check the "I Agree" checkbox, you are certifying that:

- This form will replace all prior designations of beneficiary(ies) for your Voluntary Life Insurance through Lincoln.
- THIS FORM DOES NOT APPLY TO ANY LIFE INSURANCE OFFRED TO YOU BY THE NJ STATE DIVISION OF PENSIONS AND BENEFITS.
- This Designation of Beneficiary form allows you to nominate a beneficiary, or beneficiaries, for benefits payable upon the death of that member.
- Please be sure to designate both primary and contingent beneficiaries. In the event of your death, the primary beneficiary(ies) will receive any death benefits that are payable. The contingent beneficiary(ies) will receive death benefits only if all primary beneficiaries have predeceased you.
- Unless otherwise stated, all beneficiaries will share and share alike.
- Do use proper names. Nicknames are not acceptable. When naming a married female as beneficiary, be certain the proper name is given, e.g., Mary J. Jones, not Mrs. John R. Jones. Do use specific names. The phrase "my children" or "my grandchildren" will not be accepted. You must list each child using his or her specific name.
- Don't use a Designation of Beneficiary form to update a beneficiary's address. A signed letter notifying us of your beneficiary's address change will suffice. Your letter will be added to your file so your beneficiary information remains current.
- Don't name the same person or persons in both the primary and contingent beneficiary sections. This makes the form unacceptable.

I Accept 

 enter your comment

Process History

 Keanu Cougar
Change Benefits for Life Event-- Awaiting Action

 [Submit](#) [Save for Later](#) [Cancel](#)

Step 20: You will see the following page that confirms your information has been submitted to our Benefits Team. You may click "Done" at the bottom of the page,

Submitted

You've submitted your elections.

[View 2023 Benefits Statement](#)

[Done](#)
Done

Please feel free to email Workday@kean.edu if you have any questions throughout the process. For Benefits related questions you may reach out to our Benefits Team via email at Benefits@kean.edu