

Changing and Updating NU Life Insurance Beneficiaries

Employees who are currently benefits eligible and enrolled in the Northwestern University sponsored Basic Life and/or Supplemental Life insurance plan(s) may use Self Service to

- Review life insurance coverage and beneficiaries
- Add new individuals or legal trusts as beneficiaries
- Change and update current beneficiary information
- Change beneficiary allocation method and/or amounts

This online process replaces all previous paper and online designations of beneficiaries.

For Glossary of Terms, please see:

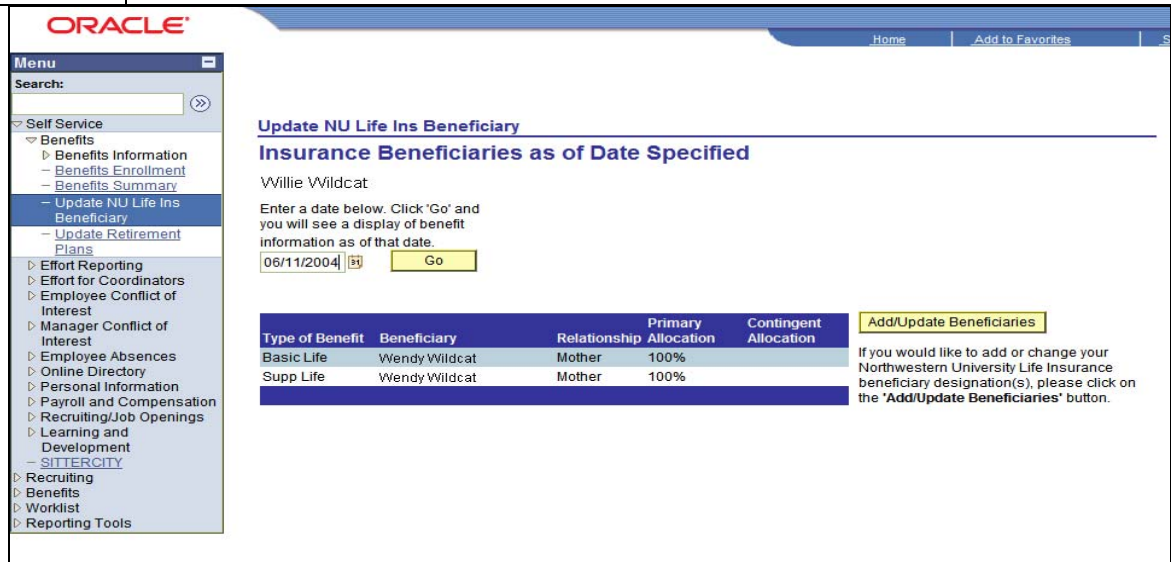
<http://www.northwestern.edu/hr/benefits/plans/life/pdf/glossary.pdf>

Navigation to the Update NU Life Ins Beneficiary Page

Step	Action
1.	Log in to HRIS Self Service https://nuhr.northwestern.edu using your NetID and password.
2.	Click the Benefits link and then the Update NU Life Ins Beneficiary link.

Reviewing Your Current Life Insurance Beneficiary Allocations

Step	Action
3.	The current date is displayed. You may review your beneficiary designations for any given date by inserting the date then click the GO button.
4.	NOTE: If you enter a date prior to your benefit eligibility date, a message will be displayed indicating that you were not enrolled in plans as of that date.
5.	To review your beneficiaries, add a new beneficiary, or to reallocate benefit payments, click the Add/Update Beneficiaries button.



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Update NU Life Ins Beneficiary
Insurance Beneficiaries as of Date Specified

Willie Wildcat

Enter a date below. Click 'Go' and you will see a display of benefit information as of that date.

06/11/2004

Type of Benefit	Beneficiary	Relationship	Primary Allocation	Contingent Allocation	Add/Update Beneficiaries
Basic Life	Wendy Wildcat	Mother	100%		If you would like to add or change your Northwestern University Life Insurance beneficiary designation(s), please click on the 'Add/Update Beneficiaries' button.
Supp Life	Wendy Wildcat	Mother	100%		

Step	Action
6.	<p>The effective date of your beneficiary designation change will appear. The effective date will normally be the date you are entering your changes.</p> <p>If another update has occurred on your HRIS record, then the effective date for the beneficiary change will display with the next available date that may be used.</p> <p>To proceed with your updates, click the Continue button.</p>

Update NU Life Ins Beneficiary

Change Beneficiary Detail

Willie Wildcat

The designation changes that you make will go into effect as of **Jun 23, 2008**.

Please click on the '**Continue**' button to add or update your life insurance beneficiaries.

Continue To go to the next page, please click on the '**Continue**' button.
(Please wait. It will take a few moments to display your benefit plan elections.)

Cancel To return to the previous page, please click '**Cancel**'.

Step	Action
7.	After clicking on the Continue button, the ‘NU Life Ins Beneficiary Change’ page is displayed. <ul style="list-style-type: none"> • Basic Life is provided by the University at no cost to you. • Supplemental Life is paid for by the employee. It will appear only if you had previously enrolled in this plan.
8.	If you are satisfied with the beneficiaries listed on the page click the I Have No Changes button to return to the previous page. To proceed with your updates, click the Select button for Basic Life to review the beneficiary information.

Benefits Enrollment
NU Life Ins Beneficiary Change

Willie Wildcat

Using this page, you may update beneficiary designations for the Northwestern University employer paid Basic Life Insurance and employee paid Supplemental Life Insurance plans. To update your Northwestern Medical Faculty Foundation (NMFF) life insurance plans, please contact the NMFF Benefits Department at (312) 695-2404.

The Life Insurance plans which you are currently enrolled in, are highlighted below with a yellow **Select** button. In the event of your death, your life insurance benefits will be distributed to your designated beneficiaries.

Spouse and Dependent Child Life Insurance plans will not appear on this page. For these plans, YOU (the employee), are the designated beneficiary and no beneficiary update is required. Accidental Death and Dismemberment Insurance (AD&D) beneficiaries are the same as those designated for Basic Life.

Click **Select** to view and update your designated beneficiary(s).

Enrollment Summary			
Select	Basic Life	Before Tax	After Tax
	Current: Basic Life: 2.5 *		
	New: Basic Life: 2.5 * : \$137,500		0.00
Select	Supplemental Life	Before Tax	After Tax
	Current: Sup Life2x: 2 *		
	New: Sup Life2x: 2 * : \$112,000		4.93

I Have No Changes Click the **I Have No Changes** button if you do not want to change your beneficiary designations.

Updating Basic Life Insurance

Step	Action
9.	The top portion of the screen will show the amount of coverage you have for this plan.
10.	Scroll down to the bottom portion of the screen to view current beneficiaries and to change the benefit allocations.

Top of screen:

Benefits Enrollment

Basic Life

Willie Wildcat

The Basic Life Insurance plan provides Northwestern University employer paid Life Insurance coverage.

i Important! Your current coverage is: Basic Group Life Insurance: 2.5 * .

Your Current Coverage

- Basic Life (\$137,500)

Notes

This coverage is provided at no cost to you.

Please designate your life insurance beneficiaries below.

Designate Your Beneficiaries

Click '**Add/Review Beneficiaries**' to add a new beneficiary or update beneficiary personal information.

Add/Review Beneficiaries

You may designate each beneficiary as either **Primary** or **Contingent**. Contingent beneficiaries receive benefits only if all primary beneficiaries are deceased. It is not mandatory to designate a contingent beneficiary, but it is advised.

Your current beneficiary allocations are listed below. You may allocate by two **Methods**: **Percent** or **Amount** .

- If you select percents, all percents for **Primary Allocation** must total 100.

Bottom of screen:

Designate Your Beneficiaries

Click **'Add/Review Beneficiaries'** to add a new beneficiary or update beneficiary personal information.

Add/Review Beneficiaries

You may designate each beneficiary as either **Primary** or **Contingent**. Contingent beneficiaries receive benefits only if all primary beneficiaries are deceased. It is not mandatory to designate a contingent beneficiary, but it is advised.

Your current beneficiary allocations are listed below. You may allocate by two **Methods: Percent** or **Amount**.

- If you select percents, all percents for **Primary Allocation** must total 100.
- If you select percents for **Contingent Allocation**, they must also total 100.
- If you select flat dollar amounts for either primary or contingent allocations, then you will be prompted to identify who **Receives any left over money?**

Choose your Primary Allocation Method

*Method:

Choose your Contingent Allocation Method

*Method:

Name	Relationship	Current Primary Percent	Current Contingent Percent	New Primary Allocation	New Contingent Allocation
Wendy Wildcat	Mother	100		100	
Walter Wildcat	Father				
Total:				100	0

Continue

Click **'Continue'** to save your selection and proceed to the Beneficiary Change page to select the next Life Insurance plan.

Cancel

Click **'Cancel'** to ignore and not save the entries you have made on this page and return to the Beneficiary Change page.

Field	Definition
Method	You may allocate part or all of the life insurance benefit that will be paid out to your beneficiaries in one of two ways: Percent - Each beneficiary will receive a percent of the total amount. Amount - Each beneficiary will receive a specific dollar amount of the total.
Name	The Name of each beneficiary is listed whether they have been allocated benefit payments or not.
Relationship	The beneficiary's relationship to you.
Current Primary Percent	Your Primary beneficiaries will receive the life insurance benefit first in the event of your death. This field shows the percentage of life insurance benefit payment that is currently listed for these beneficiaries.
Current Contingent Percent	Your Contingent beneficiaries will receive life insurance benefit payments only if your primary beneficiaries are deceased. This field shows the percentage of life insurance benefit payment that is currently listed for these beneficiaries.
New Primary Allocation	You may change your primary beneficiaries at any time. You may reallocate the amount you wish these beneficiaries to receive by percent or flat dollar amount.
New Contingent Allocation	You may change your contingent beneficiaries at any time. You may reallocate the amount you wish these beneficiaries to receive by percent or flat dollar amount. NOTE: You are <u>not</u> required to allocate an amount to all beneficiaries listed.

Updating Beneficiary Personal Information

11.	From the 'Benefits Enrollment' page, Click the Add Review Beneficiaries button.
12.	The names of current and previous beneficiaries are displayed even if they are no longer a designated beneficiary. Click the Return to Benefits Enrollment link to get back to the previous screen or click on a name to review the beneficiary's personal information.

Enrollment Summary of Dependents and Beneficiaries
 All current and former beneficiaries will be displayed below for historical purposes.

Click the Dependent/Beneficiary's name if you would like to review or change personal information.
[Add a dependent or beneficiary](#)

Summary

[Wendy Wildcat](#)

Relationship to Employee:	Mother	Date of Birth:	
Dependent Beneficiary Type:	Beneficiary		
Marital Status:	Married		
Disabled:	No		

[Walter Wildcat](#)

Relationship to Employee:	Father	Date of Birth:	
Dependent Beneficiary Type:	Beneficiary		
Marital Status:	Married		
Disabled:	No		

[Return to Benefits Enrollment](#)

Step	Action
13.	To edit a current beneficiary, click the name of the beneficiary. A box containing beneficiary information will appear.
14.	If the information is incorrect, click the Edit button to make your changes. After you have completed making your changes, click Save to save your changes or Cancel to discard your changes.
15.	If changes have been made, click OK on the 'Save Confirmation' page.

Personal Information
Save Confirmation

The Save was successful.

16.	You will be able to review your changes on the 'Dependent/Beneficiary Personal Information' page. If the changes are correct, click the Return button at the bottom of the page.
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Adding a new Individual as a beneficiary

Step	Action
17.	From the 'Summary' page, click the Add a dependent or beneficiary link to add a new beneficiary.
18.	To add a person, click the Individual option.

Step	Action
19.	A list of radio buttons appears. Indicate how the new beneficiary is related to you by clicking one of these radio buttons.
20.	Click the Continue button at the bottom of the screen. The 'Dependent/Beneficiary Personal Information' page will appear.

Dependent/Beneficiary Personal Information

Willie Wildcat

Click **Save** once you have added your Dependent/Beneficiary's personal information. This information will go into effect as of Jun 11, 2008.

Relationship to Employee: Sister

Personal Information

*First Name:

Middle Name:

*Last Name:

Name Prefix:

Name Suffix:

*Gender: Female

Date of Birth:

SSN: (Social Security Number)

Status Information

*Marital Status: Single As of:

Disabled: No As of:

Address and Telephone

Same Address as Employee

Country: United States

Step	Action
21.	Complete the personal and status information fields. Fields with asterisks (*) are required.
22.	If the beneficiary lives at a different address than you do, uncheck the Same Address as Employee option.
23.	Click the Edit Address link to enter a different address.
24.	Click the OK button after typing in the corrected address.
25.	Type the beneficiary's phone number into the Phone field.
26.	Click the Save button and a confirmation message will appear.



Step	Action
27.	Click the OK button.
28.	The personal information for the new beneficiary is now listed.

Dependent/Beneficiary Personal Information

Willie Wildcat

Dependent/Beneficiary's personal information as of Jun 11, 2008. Click Edit at the bottom of this page to update this information.

Relationship to Employee: Sister

Personal Information

First Name: Wilma

Middle Name:

Last Name: Wildcat

Name Prefix:

Name Suffix:

Gender: Female

Date of Birth:

SSN: (Social Security Number)

Status Information

Marital Status: Single

Disabled: No

Address and Telephone

Same Address as Employee

Country: United States

Address: 555 N. Hinman
Evanston IL

Designating a Legal Trust as a beneficiary

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Add a Dependent or Beneficiary

Willie Wildcat

Check one of the following

To add an individual as a Dependent or Beneficiary, please check the 'Individual' box below. You will then be prompted to choose your relationship to the individual.

Or, check the 'Legal Trust' box if you are adding a Legal Trust.

Individual

Legal Trust

Return Click 'Return' to not add new Individual or Trust and return to Enrollment Summary of Dependents and Beneficiaries.

Step	Action
32.	Click the Legal Trust option.
33.	Click the Continue button.
34.	The first 30 characters you type will be the display name for your legal trust beneficiary. You may enter up to a total of 500 characters of the legal name of the trust.

Dependent/Beneficiary Personal Information

Willie Wildcat

Click Save once you have edited your Dependent/Beneficiary's personal information. The changes that are made will go into effect on Jun 11, 2008.

Relationship to Employee: Trust

Trust Information

In the box below, enter the FULL LEGAL NAME of your TRUST followed by TRUST contact information and address. Entry is limited to 500 characters. The first 30 characters that you enter will be the DISPLAY NAME of TRUST on your "Enrollment Summary of Dependents and Beneficiaries."

The Willie Wildcat Sports Education Trust
555 N. Hinman
Evanston, IL 60202

Display Name: The Willie Wildcat Sports

* Required Field

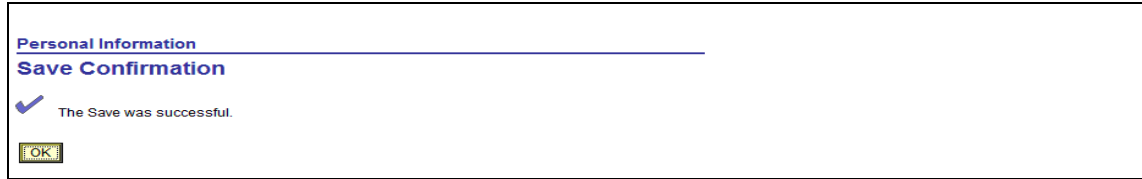
Save Click here to save your changes.

Cancel Click here to cancel your changes and return to the previous page.

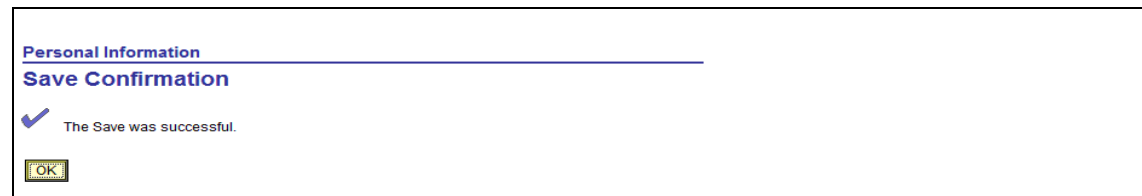
Training Guide

Updating Life Insurance Beneficiaries

Step	Action
35.	Click the Save button and a confirmation will appear.



36.	Click OK .
37.	The 'Dependent/Beneficiary' page will reappear for the trust that you just entered. This is your opportunity to edit the display name of the trust. Click the Edit button if you would like to modify the first 30 characters or add more information about the legal trust. Click Return if you are satisfied with the entry.
38.	You will be prompted to click the Save button after you make additional changes and then a confirmation message will appear.



39.	Click OK .
40.	Click the Return button to go to the list of beneficiaries.
41.	The legal trust is listed along with your other beneficiaries.

Summary		
Wendy Wildcat		
Relationship to Employee:	Mother	Date of Birth:
Dependent Beneficiary Type:	Beneficiary	
Marital Status:	Married	
Disabled:	No	
<hr/>		
Walter Wildcat		
Relationship to Employee:	Father	Date of Birth:
Dependent Beneficiary Type:	Beneficiary	
Marital Status:	Married	
Disabled:	No	
<hr/>		
Wilma Wildcat		
Relationship to Employee:	Sister	Date of Birth:
Dependent Beneficiary Type:	Beneficiary	
Marital Status:	Single	
Disabled:	No	
<hr/>		
The Willie Wildcat Sports (Trust)		
Relationship to Employee:	Trust	
Dependent Beneficiary Type:	Beneficiary	

Step	Action
42.	Click the Return to Benefits Enrollment link at the bottom of the screen to allocate benefit payments to beneficiaries. The 'Benefits Enrollment' page will appear.

Allocating Benefit Payments by Amount

Step	Action
43.	From the Primary Allocation Method drop-down box, click Amount .
44.	Click the Receives any left over money? drop-down box and select a beneficiary. This field is necessary if you receive a pay increase which increases your overall benefit beyond the flat amounts you designate.
45.	Enter flat amounts into the New Primary Allocation field for each person or trust you wish to receive benefit payments. The amount will be added to the Total . NOTE: You do not have to allocate money to all beneficiaries listed. NOTE: Do not use commas or '\$' in your allocation.
46.	From the Contingent Allocation Method drop-down box, click Amount .
47.	Click the Receives any left over money? drop-down box and select a beneficiary. This field is necessary if you receive a pay increase which increases your overall benefit beyond the flat amounts you designate. NOTE: You cannot designate a primary beneficiary to receive leftover money as a contingent beneficiary because contingent beneficiaries only receive benefit payments if the primary beneficiaries are deceased.
48.	Enter flat amounts into the New Contingent Allocation field for each person or trust you wish to receive benefit payments. The amount will be added to the Total . NOTE: You do not have to allocate money to all beneficiaries listed. NOTE: Do not use commas or '\$' in your allocation.
49.	When the dollar amounts equal the total benefit amount listed at the top of the screen, click the Continue button.

prompted to identify who Receives any left over money?

Choose your Primary Allocation Method

*Method: Amount Receives any left over money? Wildcat, Wendy

Choose your Contingent Allocation Method

*Method: Percent

Name	Relationship	Current Primary Percent	Current Contingent Percent	New Primary Allocation	New Contingent Allocation
Wendy Wildcat	Mother	100		137500	
Walter Wildcat	Father				
Total:				137500	0

Continue Click "Continue" to save your selection and proceed to the Beneficiary Change page to select the next Life Insurance plan.

Cancel Click "Cancel" to ignore and not save the entries you have made on this page and return to the Beneficiary Change page.

Step	Action
50.	Your new beneficiary allocations will be displayed on the 'Benefits Enrollment' page. Click the Continue button.
51.	You will return to the 'NU Life Ins Beneficiary Change' page. Click Submit to submit the changes or click Select to review beneficiary information for another life insurance plan.

Allocating Benefits Payments for Supplemental Life

Step	Action
52.	To reallocate benefit payments to Supplemental Life insurance beneficiaries, click the Select button next to that plan.
53.	If you are enrolled in the Supplemental Life plan, the amount of coverage for this plan will appear at the top of the screen.
54.	The steps to allocate benefit payments or add new beneficiaries for this plan are the same as for the Basic Life insurance plan.

Benefits Enrollment

Supplemental Life

Willie Wildcat

The Supplemental Life Insurance plan provides additional life insurance coverage for yourself above the amount of coverage provided to you by Northwestern University, in multiples of your salary. The plan offers additional life insurance coverage from one to five times your annual Northwestern University salary up to the maximum coverage of \$1,000,000.

i Important! Your current coverage is: Optional Life Ins 2x Salary: 2* .

Your Current Coverage

Supplemental Life 2xSalary (\$112,000)

Notes

Your Per-Pay-Period cost for this coverage is \$4.93.

Please designate your life insurance beneficiaries below.

Designate Your Beneficiaries

Click **'Add/Review Beneficiaries'** to add a new beneficiary or update beneficiary personal information.

Add/Review Beneficiaries

You may designate each beneficiary as either **Primary** or **Contingent**. Contingent beneficiaries receive benefits only if all primary beneficiaries are deceased. It is not mandatory to designate a contingent beneficiary, but it is advised.

Your current beneficiary allocations are listed below. You may allocate by two **Methods: Percent** or **Amount** .

Allocating Benefit Payments by Percentages

Step	Action
55.	From the Primary Allocation Method drop-down box, click Percent .
56.	Enter the percentage you wish to allocate into the New Primary Allocation field. The numbers will total below.
57.	Go to the Contingent Allocation Method drop-down box and click Percent . Enter the percentage you wish to allocate into the New Contingent Allocation field. The numbers will total below.
58.	Once all the allocations are equal to one hundred percent, click the Continue button. Your new beneficiary allocations will be displayed on the 'Benefits Enrollment' page. Click the Continue button.

Supplemental Life

Willie Wildcat

i Please review your beneficiary designations. If correct, continue.

Your Choice

You have chosen Supplemental Life 2xSalary (\$112,000) coverage.

Your Estimated Per-Pay-Period Cost

Your Cost: \$4.93

Your Primary Beneficiary Allocations

Name	Relationship	Percent of Benefit
Wendy Wildcat	Mother	50
Wilma Wildcat	Sister	50

Your Contingent Beneficiary Allocations

Name	Relationship	Percent of Benefit
Walter Wildcat	Other	75
The Willie Wildcat Sports (Trust)	Trust	25

Notes

The actual amount of coverage for this plan is based upon your Northwestern University annual salary as of September 1st of the prior year. If you are a new hire, your coverage is based on your new-hire annual salary.

Continue Click '**Continue**' to save your changes and proceed to the Beneficiary Change page to select the next benefit plan.

Cancel Click '**Cancel**' to ignore and not save the entries you have made on this page and return to the Beneficiary Change page.

Submitting Your Changes

Step	Action
59.	The 'NU Life Ins Beneficiary' page will appear. Click the Submit button to finalize your new beneficiary designations.

Step	Action
60.	<p>The 'Submit Beneficiary Changes' page will appear. Click the Submit button to finalize your allocations, or click the Return button to go back to the 'Beneficiary Change' page to make additional changes.</p> <p>NOTE: This is your last opportunity to Cancel the beneficiary designations you just made and go back to the first page.</p>

Update NU Life Ins Beneficiary

Submit Beneficiary Changes

Willie Wildcat

If you have no further changes, click '**Submit**' at the bottom of this page to finalize your beneficiary designation change(s).

Cancel Click '**Cancel**' to go back to the main Update NU Life Ins Beneficiary page. Your life insurance beneficiary designations will not be updated.

Authorize Beneficiary Changes

By submitting your beneficiary designations, you are specifying who will receive life insurance benefits in the event of your death. You may change designations at any time by returning to HRIS Self Service and clicking on Update NU Life Ins. Beneficiary.

These designations update and replace any designations you previously made on paper or on-line.

Submit Click '**Submit**' to finalize your beneficiary designations.

Return Click '**Return**' to go back to the Beneficiary Change page to make further beneficiary changes.

Step	Action
61.	<p>After the final Submit the 'Beneficiary Change Confirmation' page will appear. This page will display the allocation changes which you have just made. You may print this page for your records.</p> <p>You will receive an automatic email to your campus email address, indicating that you have made a change to your life insurance beneficiary designations. You do not need to respond to this message.</p>
62.	The next time you enter the 'Life Insurance Beneficiary' page you will see your most recent designations listed.
63.	You may only Add/Update Beneficiaries once per day.
64.	You may exit Self Service as your update is complete.