Cloud Benefits

LIFE INSURANCE "BENEFICIARY" CHANGE GUIDE





Welcome! You are taking a very important step.

This guide is designed to help you successfully view or update your beneficiary information in the Cloud Benefits platform. The process can be completed at anytime throughout the year. Ensure you keep this information updated.

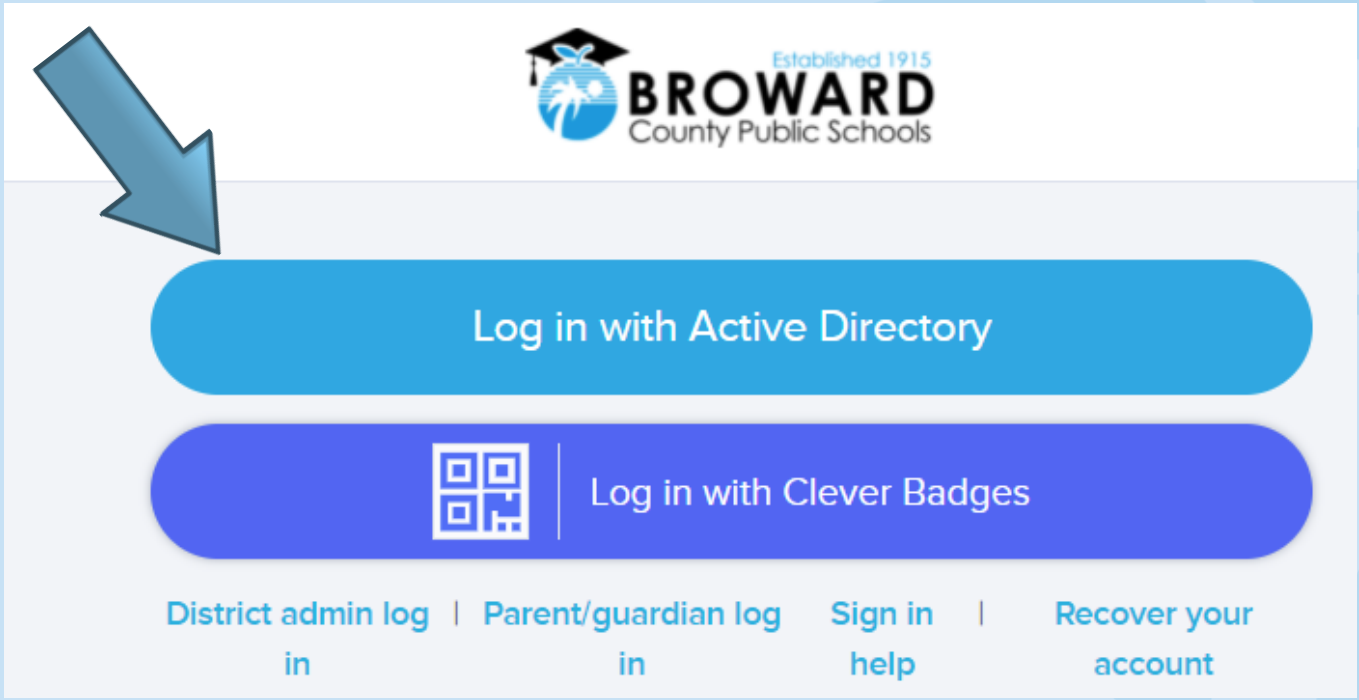
You are **not** permitted to make changes to your Life Insurance **Plan(s)** until the next Open Enrollment period in October. Changes made during the Open Enrollment period will take effect, January 1st of the following year.

In addition to this useful guide, the Benefits Staff are here to assist you and can be contacted at 754-321-3100 or via the Benefits Mailbox at benefits@browardschools.com.

For general benefits information, please visit the Benefits Department's website at **browardschools.com/benefits**.

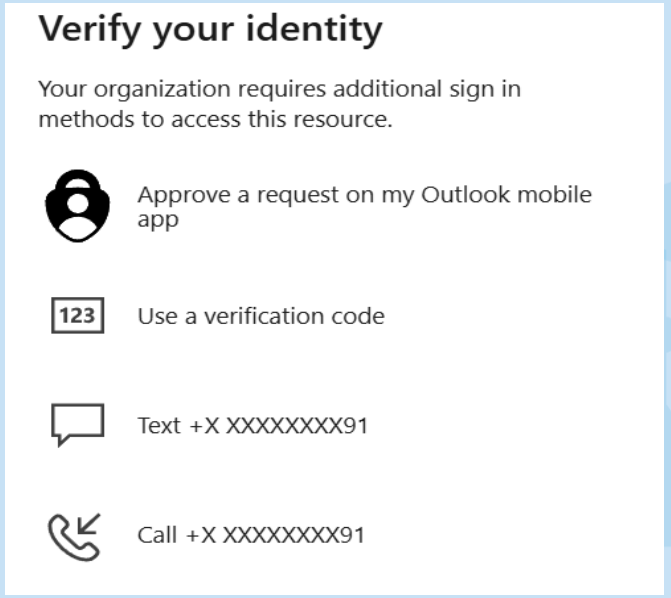
HOW TO LOG INTO CLEVER PORTAL

- To access Cloud Benefits, please log into Clever @ http://sso.browardschools.com
  - Click on "Log in with Active Directory"



HOW TO LOG INTO "CLEVER PORTAL"

You will be asked to verify your identity



*****If you do not have your authentication set up, you will need to contact the IT Help Desk at 754-321-0411 before 4:00pm Monday-Friday*****

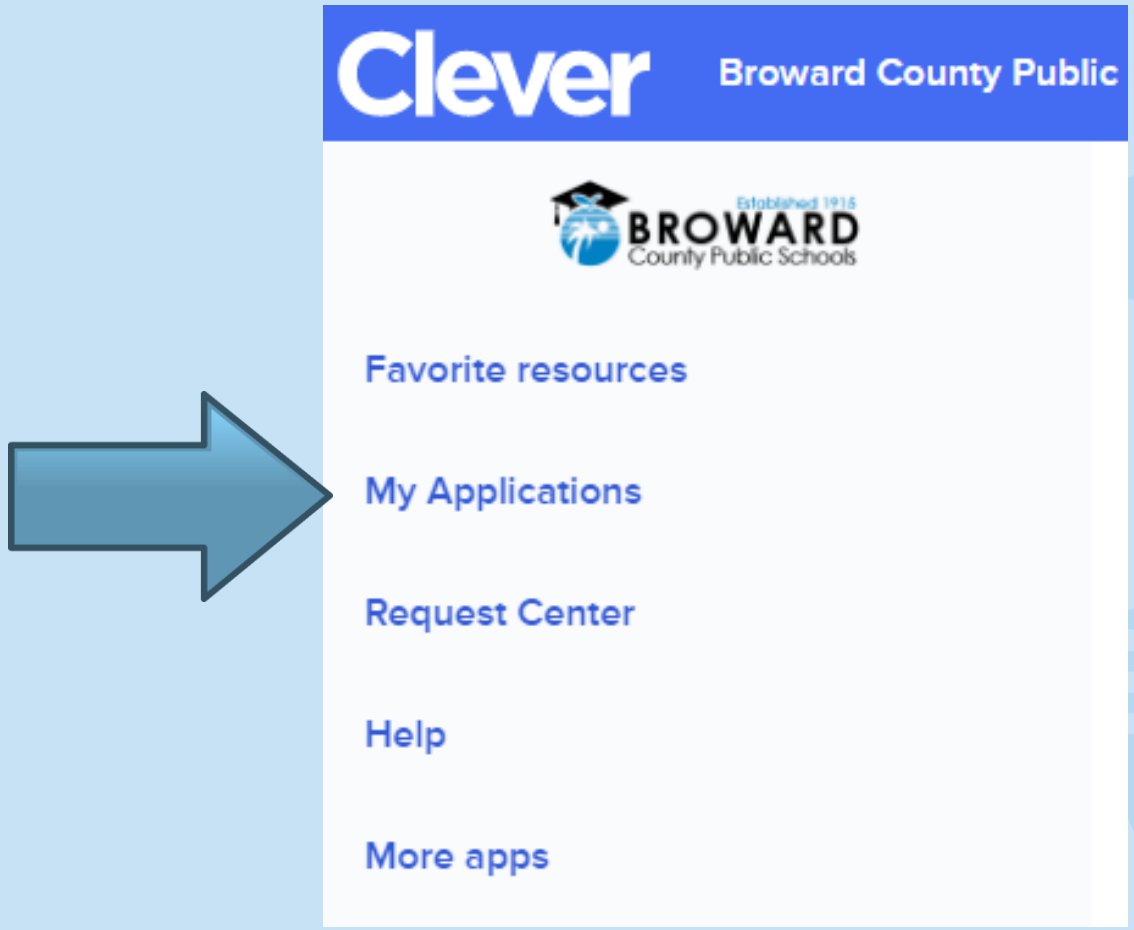
IT SERVICE DESK

If you have any password or other issues with logging into Clever or HR Connect, please contact the IT Service Desk for assistance at 754-321-0411 or by email to: itservicedesk@browardschools.com. Hours of operation are 7:00am-4:00pm



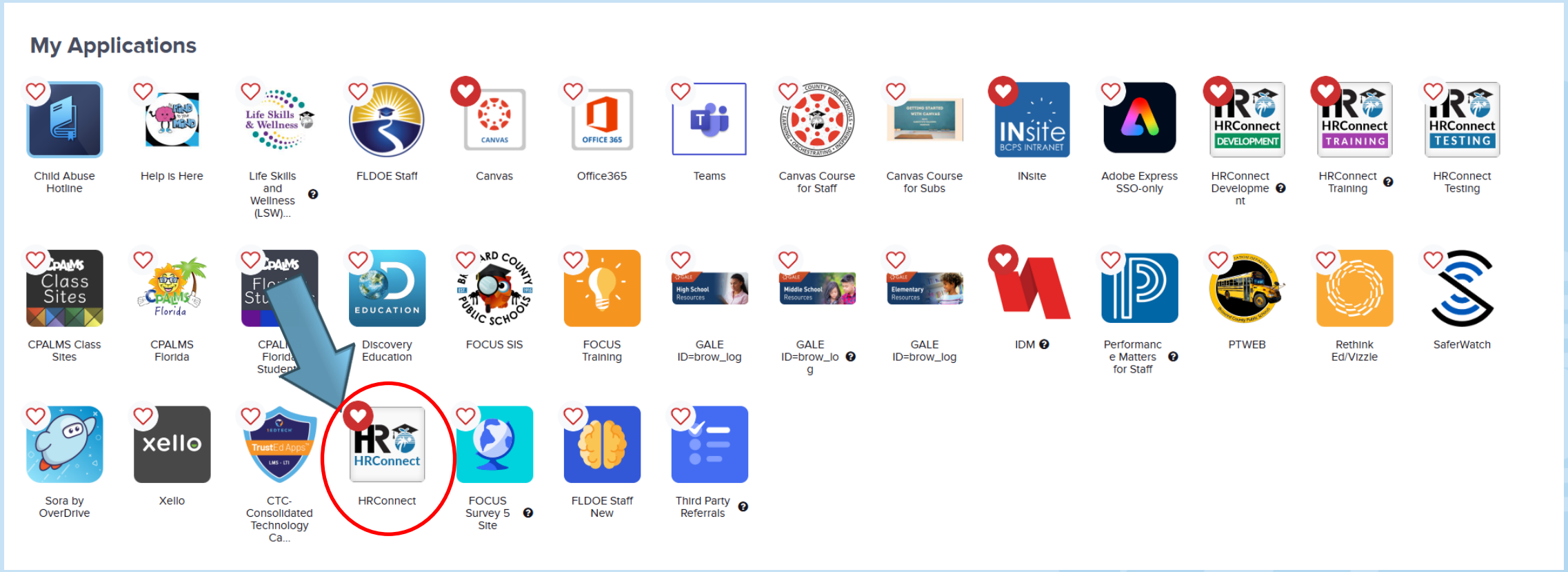
HOW TO LOG INTO "HR CONNECT"

Once you are logged into "Clever", locate "My Applications" on the left.



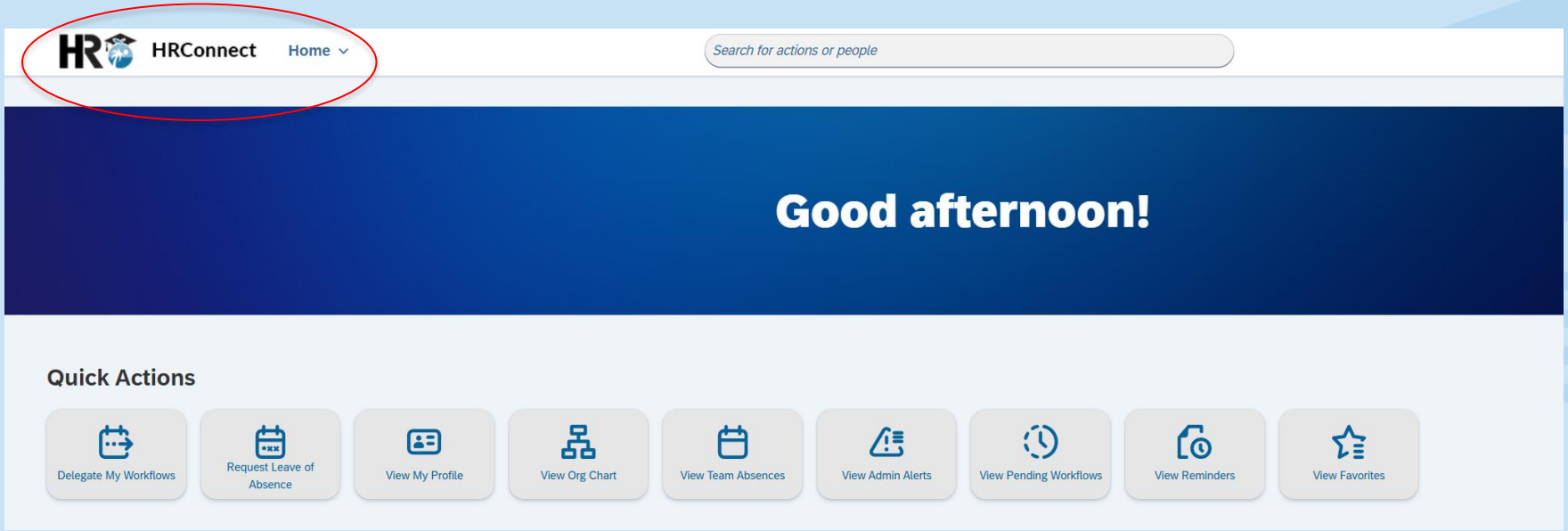
HOW TO LOG INTO "HR CONNECT"

Once you locate the "My Applications" click on the "HR Connect" icon.



HOW TO LOG INTO "CLOUD BENEFITS"

Once you have clicked on HR Connect, a screen that states Good morning or Good afternoon, etc. will appear.



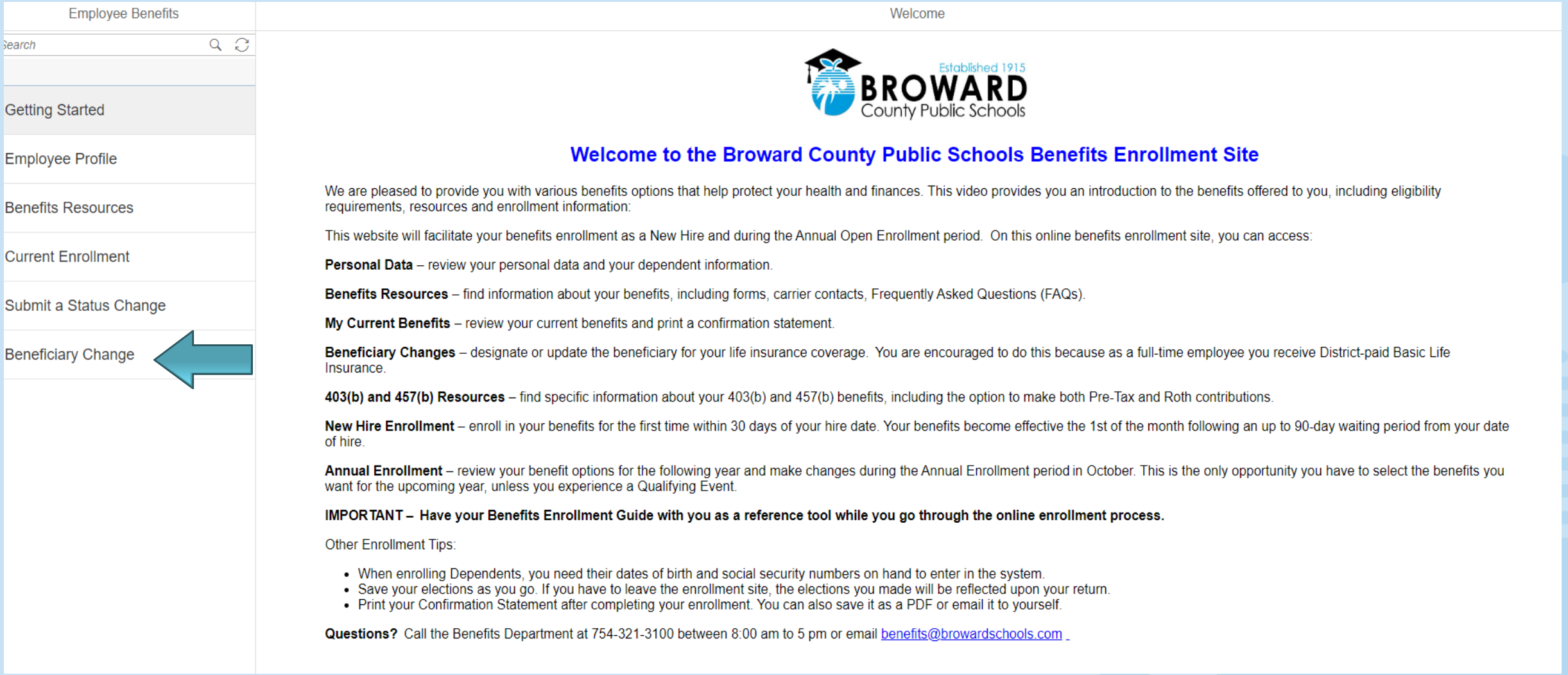
If you do not see this screen, ensure that you are on the Home screen by clicking on the HR Connect logo in the top left of the screen.

HOW TO LOG INTO "CLOUD BENEFITS"

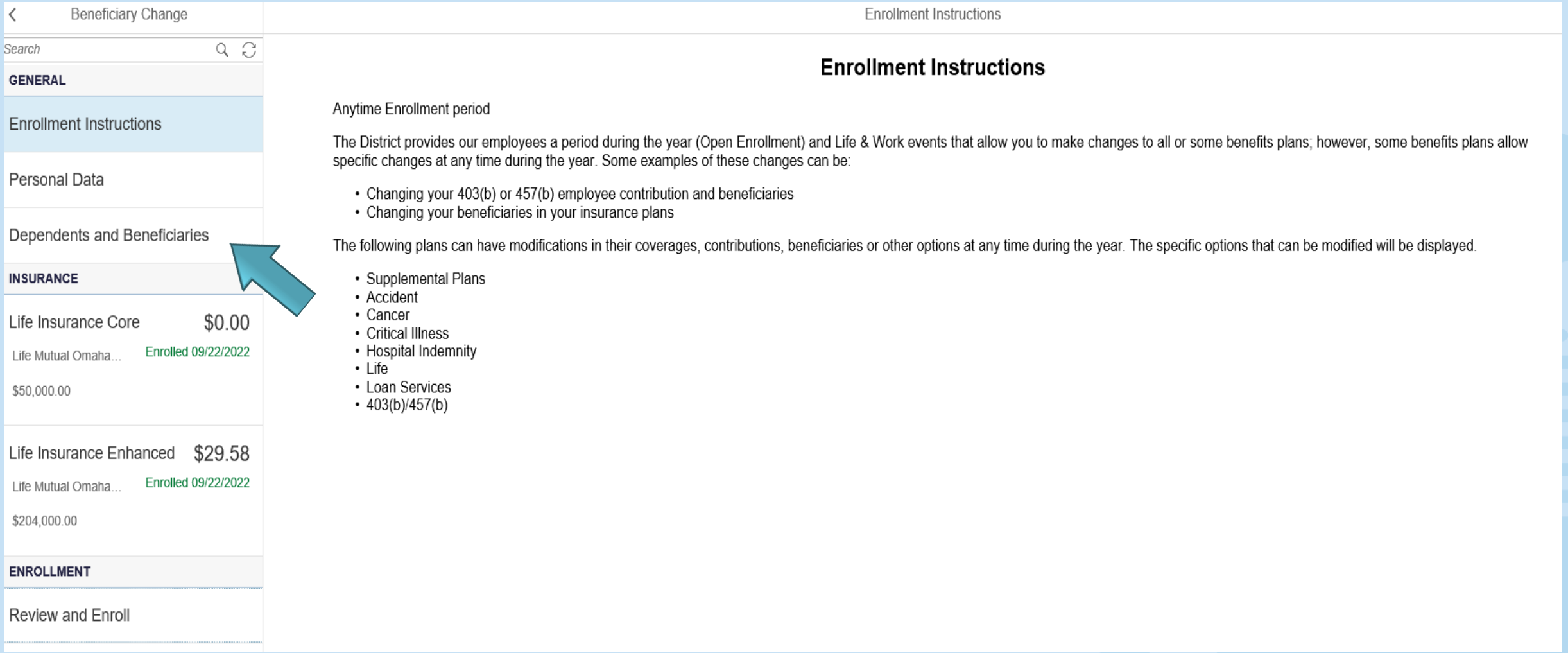
On this screen, scroll down and click on the Cloud Benefits icon.



TO REVIEW YOUR CURRENT BENEFICIARY INFORMATION OR UPDATE THE BENEFICIARY PERCENTAGE(S), CLICK ON THE "BENEFICIARY CHANGE" TAB.

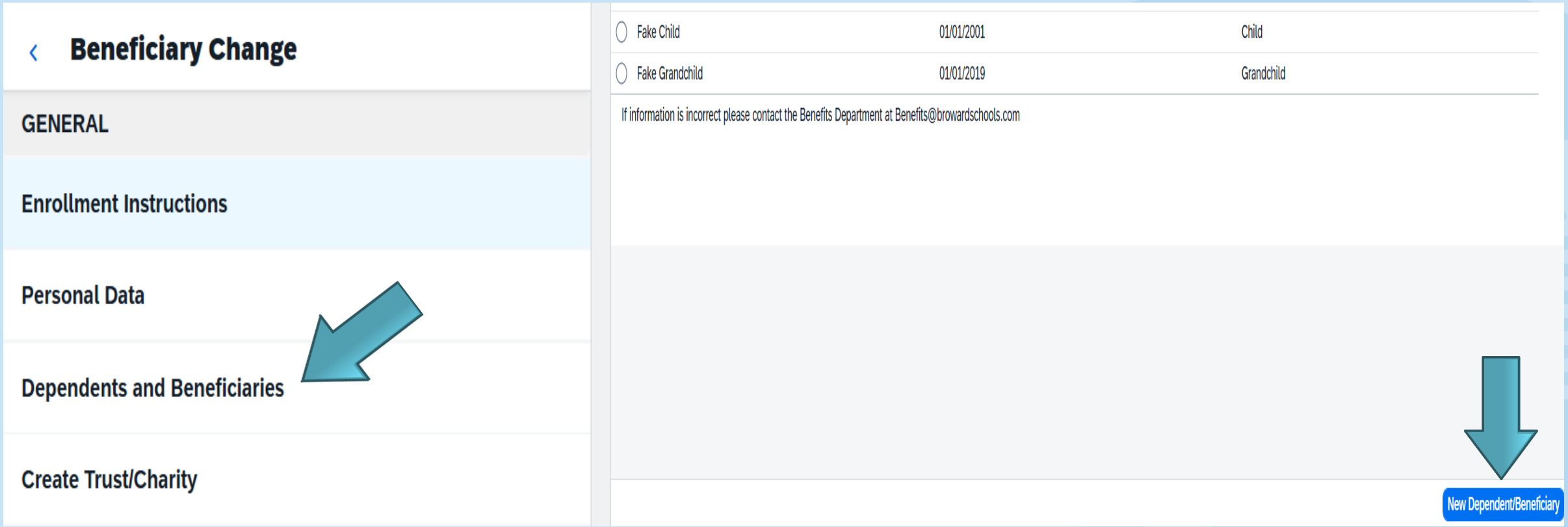


IF YOU DO NOT HAVE AN INDIVIDUAL(S) LISTED WHOM YOU WOULD LIKE TO ADD AS YOUR BENEFICIARY(IES), PLEASE ENTER THE PERSON'S INFORMATION IN THE "DEPENDENTS AND BENEFICIARIES" SECTION FIRST BEFORE PROCEEDING.



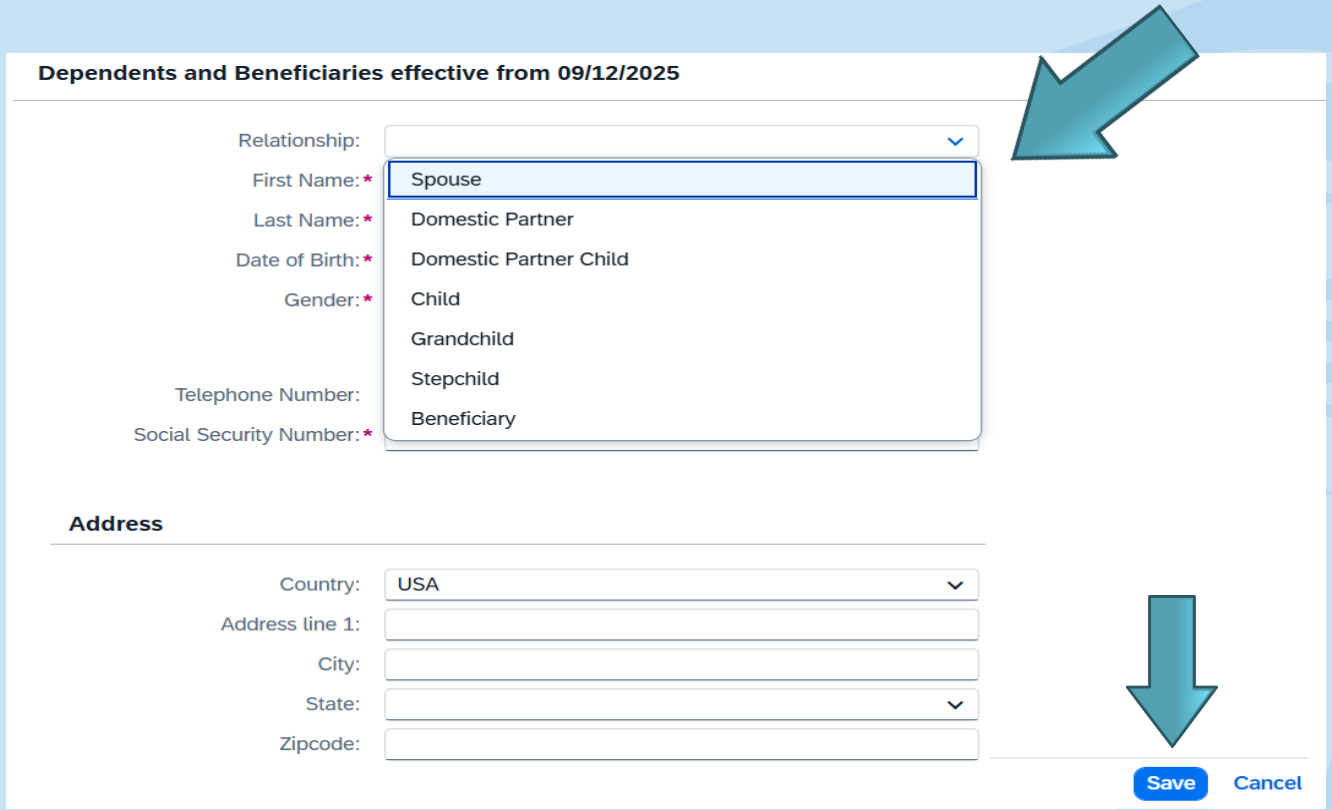
HOW TO ADD A NEW DEPENDENT/BENEFICIARY

After clicking on the Dependents and Beneficiaries screen on the left side, then click on the New Dependent/Beneficiary button on the bottom right of the screen.



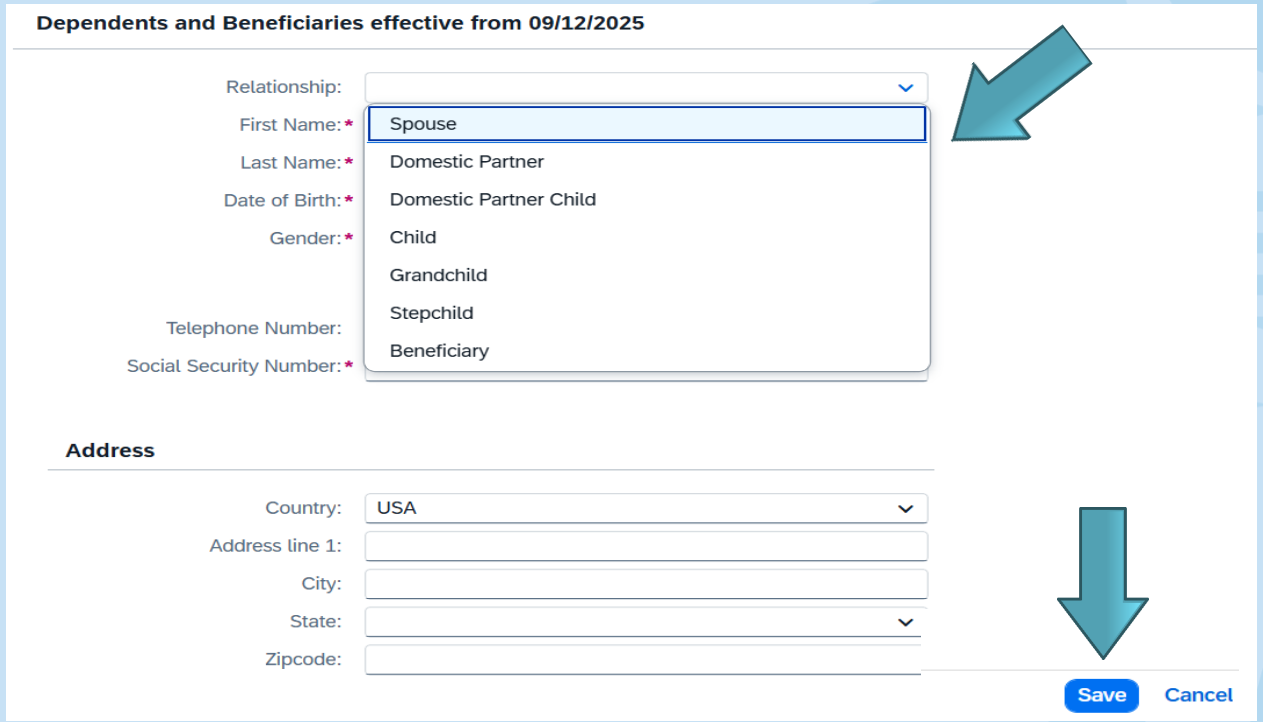
HOW TO ADD A NEW DEPENDENT/BENEFICIARY

You will then select the relationship of the beneficiary and fill in the required fields on the form . Click **Save** on the bottom right. You can then go back to the Life Insurance plans to update your beneficiary percentages.



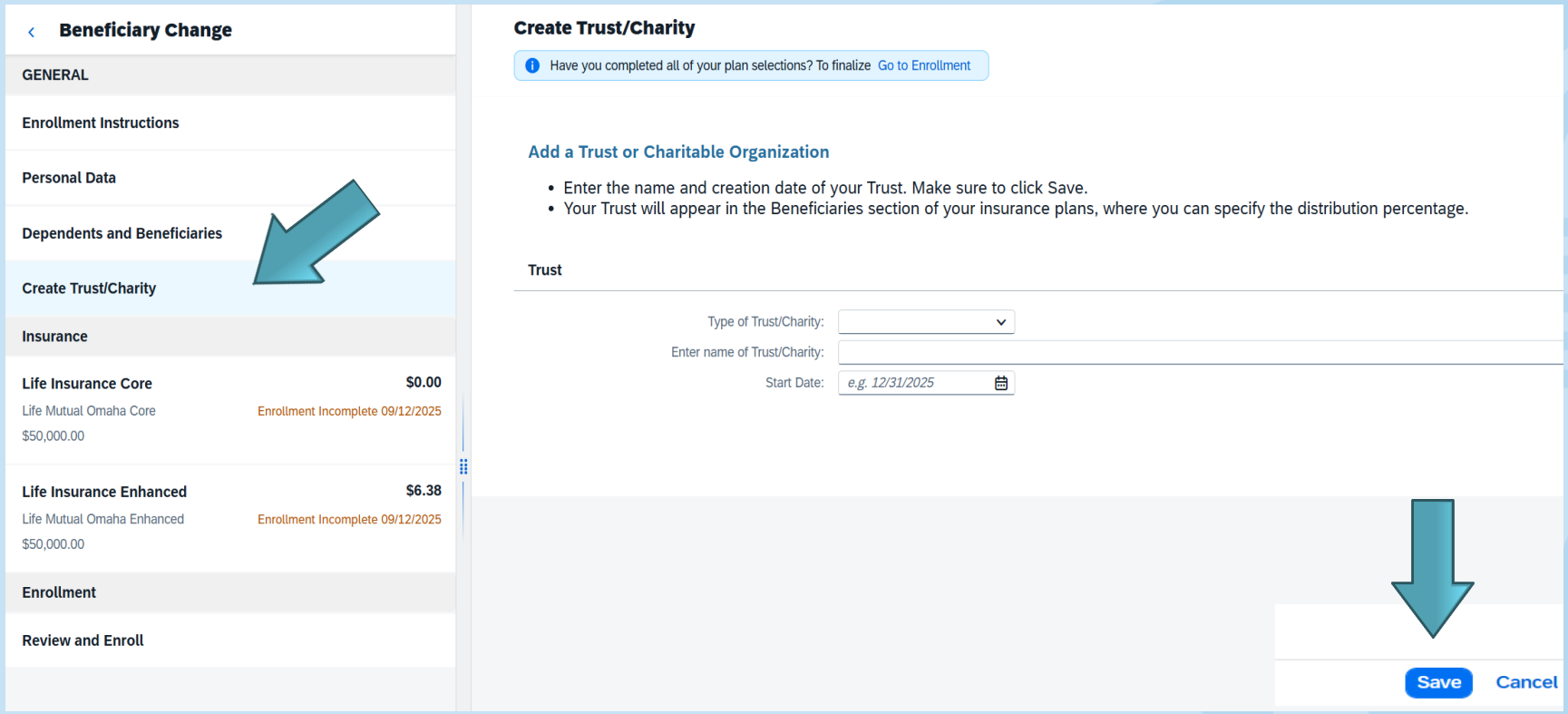
HOW TO ADD A NEW DEPENDENT/BENEFICIARY

Please note, if you do not intend to add this person to your medical, dental and/or vision plans, now or in the future, choose the **Beneficiary** option instead. You are not required to enter a Social Security Number (SSN) for a beneficiary.
Any other option on the list (Spouse, Child, etc.) are also considered **Dependents** for insurance purposes and will require a SSN to be entered.

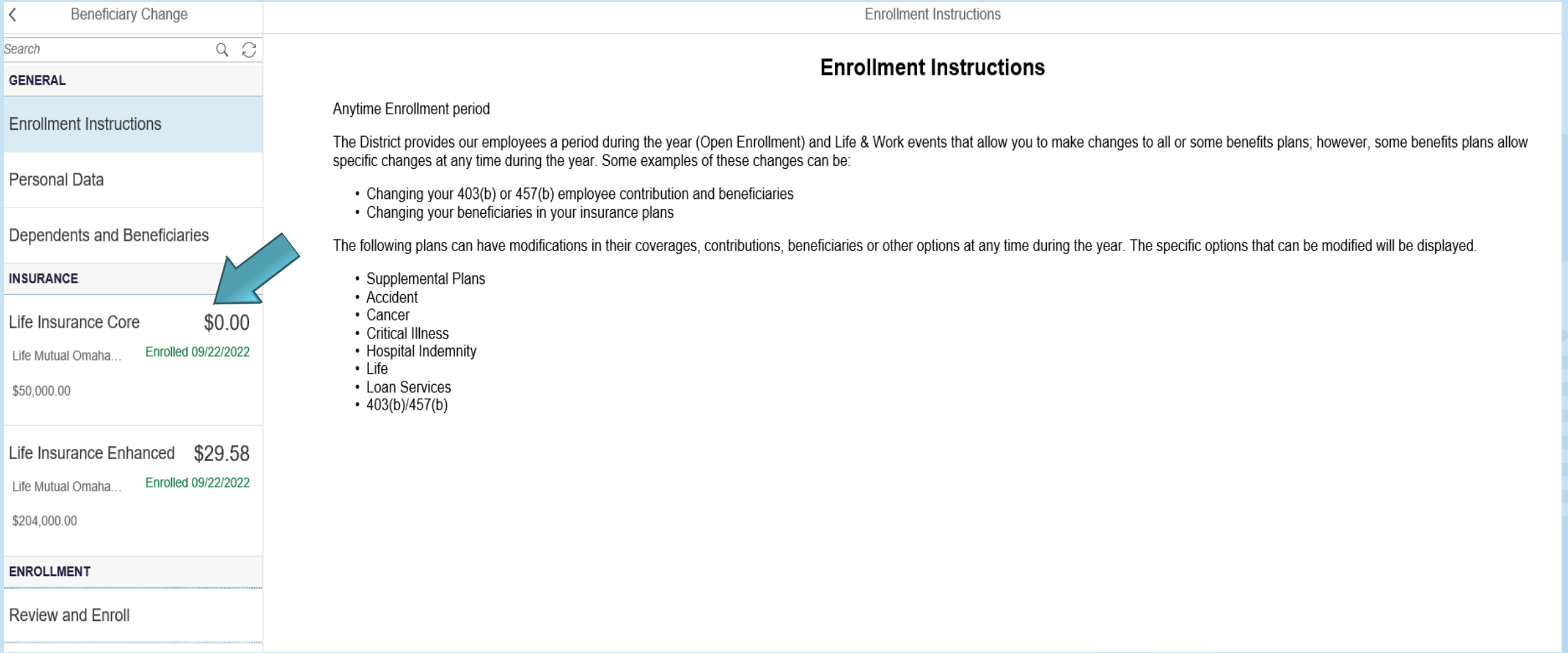


HOW TO ADD A TRUST OR CHARITY AS A BENEFICIARY

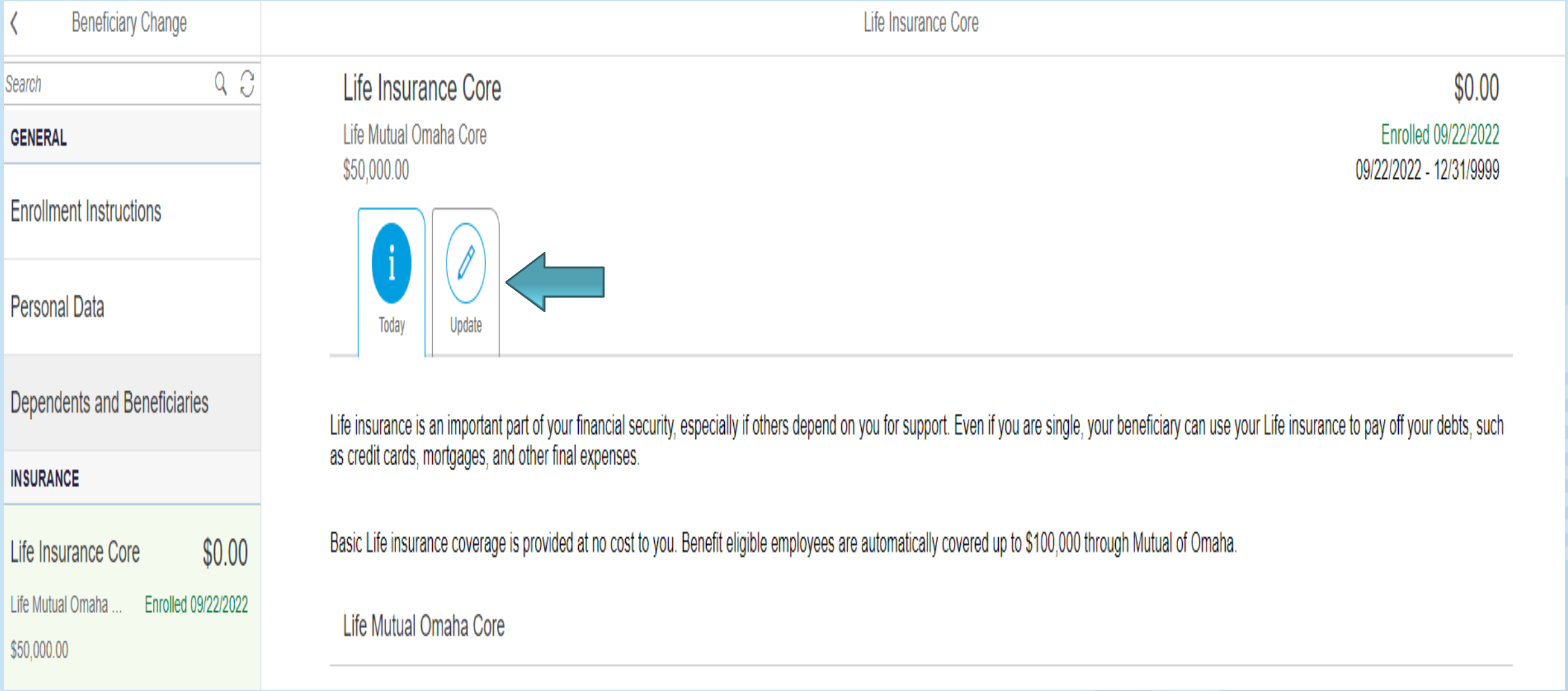
A beneficiary can also be a Trust or Charity. Click on **Create Trust/Charity** and complete the form. Click **Save**. Your Trust or Charity of choice will now appear in the Beneficiaries section of your insurance plans, where you can assign a percentage to it.



CLICK ON THE "LIFE INSURANCE CORE" TAB. AFTER REVIEWING OR UPDATING THE INFORMATION IN THE "LIFE INSURANCE CORE" SECTION, REPEAT THE STEPS TO VIEW OR CHANGE YOUR BENEFICIARY INFORMATION FOR THE "LIFE INSURANCE ENHANCED" PLAN, IF APPLICABLE.



CLICK THE "UPDATE" BUTTON TO VIEW OR UPDATE YOUR BENEFICIARY INFORMATION.



ASSIGNING YOUR BENEFICIARY(IES) PERCENTAGE(S)

Please Note:

- You may list more than one (1) beneficiary in the Primary or Contingent Section. The assigned percentages **must** total 100%.
- Primary – means if you pass away, the individual(s) listed will receive the distribution of your Life Insurance value(s).
- Contingent – means if both you and your Primary Beneficiary(ies) pass away, the individual(s) listed will receive the distribution of your Life Insurance value(s).

CLICK THE "SAVE" BUTTON AT THE BOTTOM RIGHT-HAND CORNER OF THE SCREEN AFTER UPDATING EACH BENEFICIARY'S PERCENTAGE.

Step 1: Select Insurance Plan

Plan	Coverage Option	Coverage	Employee Cost Per Paycheck	Post-Tax	Employer Cost Per Paycheck	Plan Information
Life Mutual Omaha Core	Group Life Core	**$50,000.00**	**0.00**	**0.00**	**4.00**	BCPS Benefits Website

Step 2: Select Beneficiaries

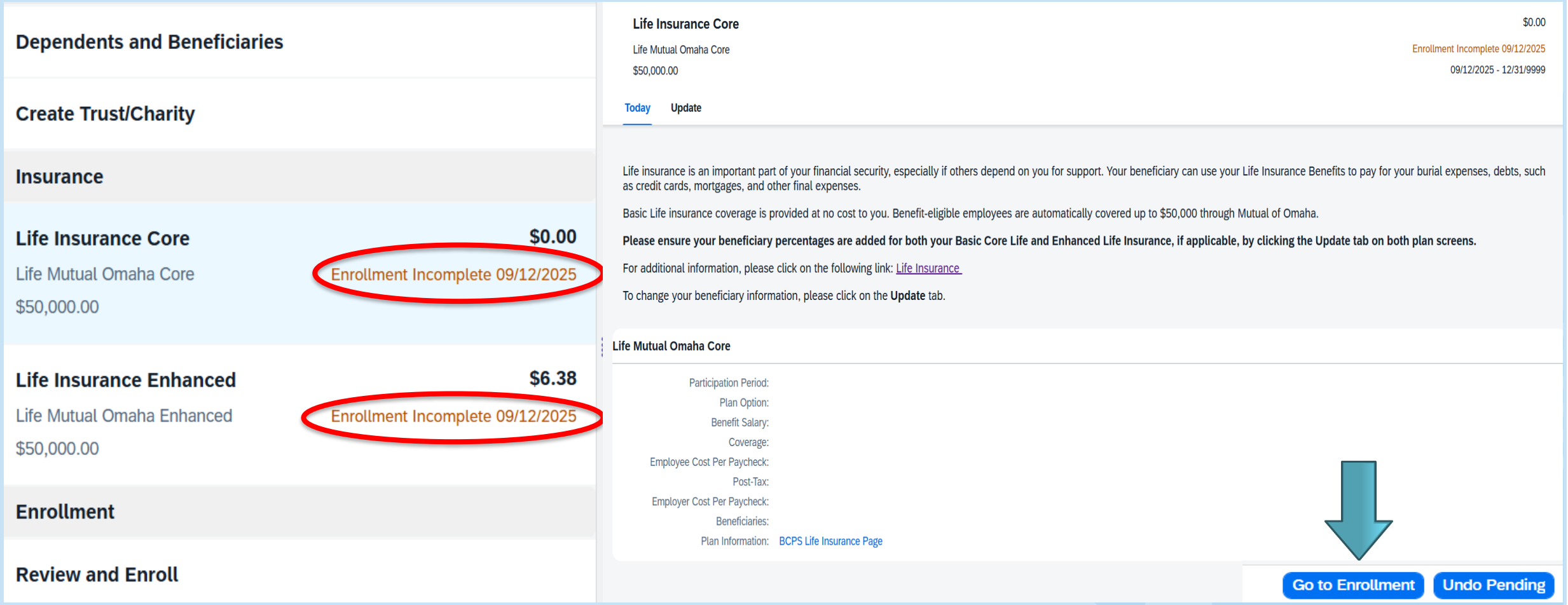
Name	Relationship	Primary Percentage %	Contingent Percentage %
Rolando Nathanael Alexander	Spouse	50	0
Beverly Massay	Mother	0	100
Adele Alexander	Child	25	0
Larenzo Alexander	Child	25	0



SAVE

REMINDER: IF YOU HAVE MORE THAN ONE (1) BENEFICIARY LISTED, THE PERCENTAGES MUST TOTAL 100%

AFTER CLICKING ON THE "SAVE" BUTTON, YOUR LIFE CORE RECORD'S DATE WILL TURN ORANGE, WHICH MEANS THE UPDATED RECORD HAS NOT BEEN FINALIZED. REPEAT THE STEPS TO UPDATE THE LIFE INSURANCE ENHANCED RECORD, IF APPLICABLE. UPON COMPLETION, CLICK THE "GO TO ENROLLMENT" BUTTON.

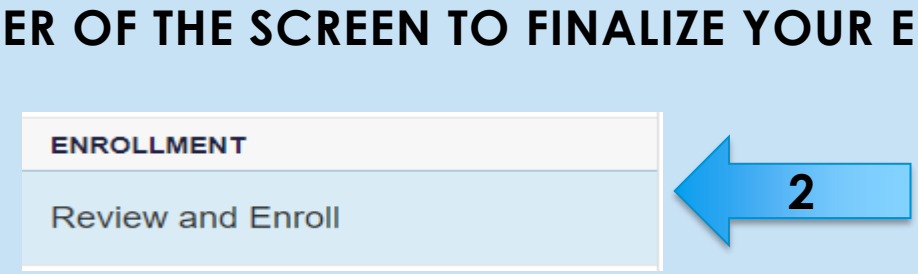


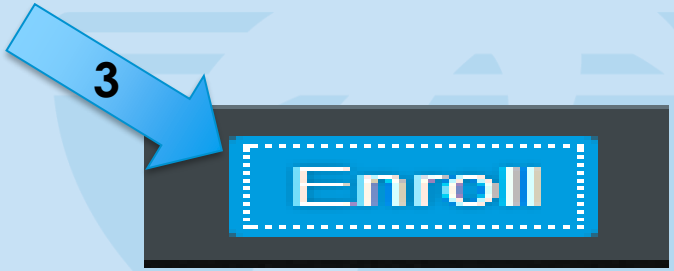
AFTER UPDATING YOUR "LIFE ENHANCED" RECORD, THE EVIDENCE OF INSURABILITY (EOI) MESSAGE WILL APPEAR. CLICK THE "CLOSE" BUTTON TO REMOVE THIS MESSAGE.

YOU ARE REQUIRED TO COMPLETE THE "EOI" ONLY DURING THE OPEN ENROLLMENT PERIOD IN OCTOBER IF YOU ELECT TO ENHANCE YOUR LIFE INSURANCE ENHANCED RECORD MORE THAN ONE (1) LEVEL.



CLICK ON THE "REVIEW AND ENROLL" BUTTON ON THE LEFT-HAND CORNER OF THE SCREEN. AFTER REVIEWING YOUR CHANGES, CLICK ON THE "ENROLL" BUTTON ON THE RIGHT-HAND BOTTOM CORNER OF THE SCREEN TO FINALIZE YOUR ENROLLMENT.





HOW TO REMOVE A BENEFICIARY FROM YOUR LIFE INSURANCE RECORD OR UPDATE A BENEFICIARY'S DATA.

Removal of an Individual:

- If you would like to remove an individual from your Life Insurance Plan(s), you will need to click directly on the **"Life Insurance" tab(s)**, select the **"Update" button** and change the percentage for the applicable individual(s) to **zero (0)**. Thereafter, update the other individual(s) percentage(s).
    - If you no longer want to view an individual's name as a beneficiary option in the future, after assigning a **zero (0) percentage** to the individual's name, send an email to the **Benefits Department to benefits@browardschools.com**, requesting to **"end date the record"**. This process is essential in the case of removing an ex-spouse in order to add a new spouse to your records.

Update an Individual's Data:

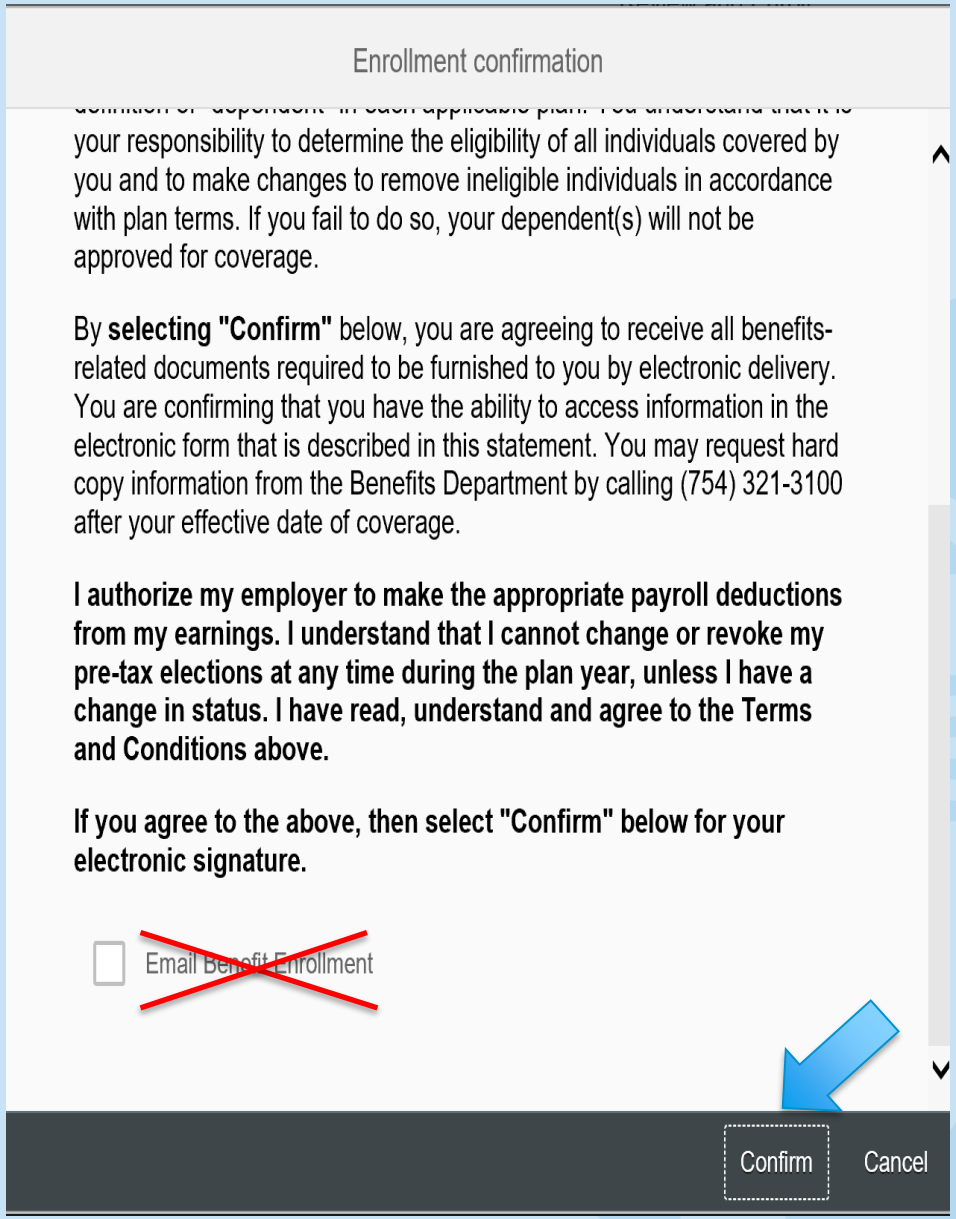
If you would like to update the individual's data, such as a Social Security Number, date of birth or address, you **will not** be able to edit the current record. Instead, you will need request the change from the benefits department by emailing: **benefits@browardschools.com**. If you are changing a Social Security Number, please do not send this by email, you can call 754-321-3100 and have an administrator assist you over the phone with your change.

Enrollment Confirmation

After clicking on the "Enroll" button, the screen will appear providing you with the option to email the updated information to more than one (1) email address.

Do not Click in the "Email Benefit Enrollment" box, instead, click on "Confirm" to finalize your changes.

The confirmation will be sent to your BCPS email account.



Enrollment Submission Confirmation

By clicking on the "Download" button, you will receive the option to "print" or "save" the "Confirmation" page as a PDF document.

Upon completion, click on the "Back" button to exit the screen. The Beneficiary Change Tab will note "Enrollment Completed" in green.



CONGRATULATIONS!!!!

You have successfully updated your Beneficiary Information.

