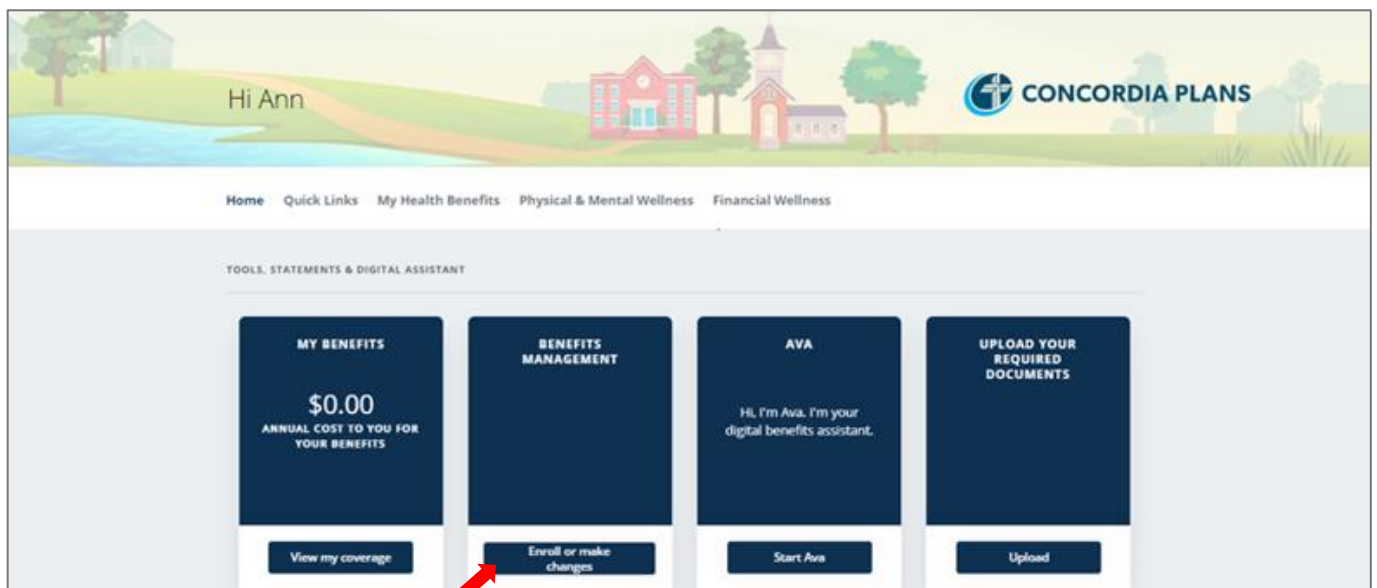


Beneficiary Designation

Log in to your Member Portal, and follow these steps to add or update your beneficiary information.



1. In the Benefits Management tool, click the **Enroll or Make Changes** button.

The Enroll and Make Changes screen displays.


Enroll & Make Changes

UPDATE YOUR COVERAGE

To make changes to your current selections and/or personal information, choose the applicable link from the table. In some cases, you may need to make your changes within a certain time period.

EVENTS

Description	Eligibility Period	Actions
Life Event		
Birth/Adoption	60 days of the event date	Start >
End member or dependent CHP: other coverage/Medicaid/Medicare	30 days of the event date	Start >
Enroll member or dependent in CHP after loss of coverage	60 days of the event date	Start >
Marriage	60 days of the event date	Start >
Any Time Change		
Beneficiary Change	n/a	Start >
CRSP 403(b) Contribution Change	n/a	Start >
Voluntary Benefits Change	n/a	Start >

 [View my election history](#)

Beneficiary Change is listed in the **Any Time Change** section.

Any Time Change

Beneficiary Change	n/a	Start >
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- Click **Start** at the far right of **Beneficiary Change**.


3. The next screen you'll see is the **Family** page. Click Next at the bottom right corner to skip through this page.

Beneficiary Change - April 3, 2023

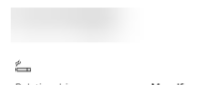
Family

Please review your family members currently on file. You may add, update or remove family members if the information below is not accurate.


If your employer offers the Concordia Disability and Survivor Plan (CDSP), you are entitled to valuable life insurance benefits for your spouse and children. Be sure to list them here, regardless of your intent to enroll them in the Concordia Health Plan (CHP) and/or voluntary benefits.




[+ Add Family Member](#)




Relationship **Myself**
D.O.B
[View Details](#)




Relationship **Spouse**
D.O.B
[View Details](#)



Relationship **Child**
D.O.B
[View Details](#)



Relationship **Child**
D.O.B
[View Details](#)

 Your employer has provided us your information for your benefit enrollment.


[Next >](#)



The Beneficiaries screen now displays.

ACCESSIBILITY VIEW

COMMUNICATION CENTER [8](#) [SECURE MESSAGES](#) [MY ACCOUNT](#) [CONTACT US](#) [LOGOUT](#)

Home



 [Beneficiaries](#)  Complete your Enrollment


Beneficiary Change - March 25, 2023

Beneficiaries

Your beneficiary is the person (or people) who will receive your benefits if something happens to you. By adding a beneficiary designation, you'll be able to make sure your wishes will be honored.

You may add, change or delete your beneficiaries below. You cannot designate your current employer as a beneficiary. If designating a trust, you must designate a specifically named trust in order for your designation to be considered valid.

If you participate in the Concordia Retirement Savings Plan (CRSP) 403(b), you must designate your CRSP beneficiaries on the Fidelity [website](#).



4. Scroll down to the **Designated beneficiary(ies)** section.
5. Click the **Add a Beneficiary** button.
The Add a Beneficiary panel opens at the right side of the screen.

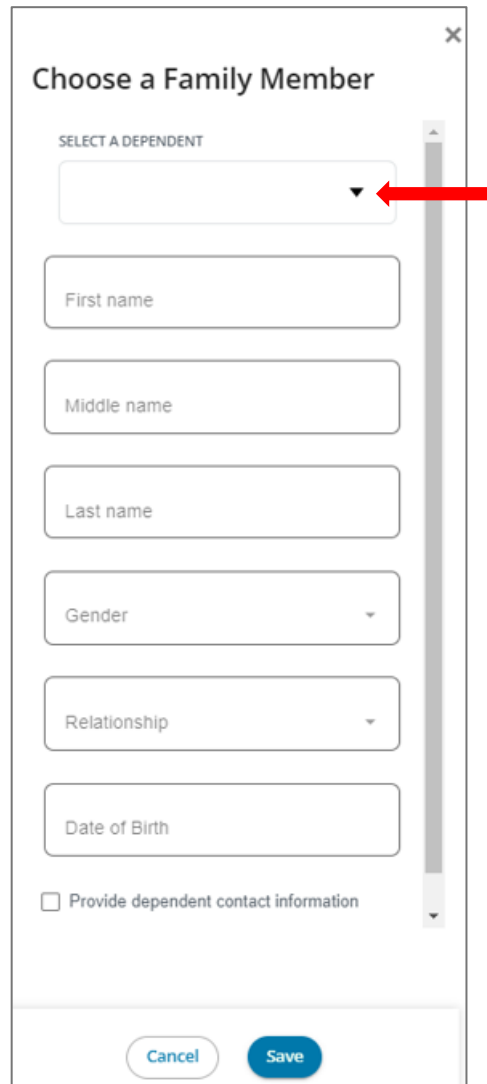
This screenshot shows a section titled "Contingent* - Optional" for "Basic Life - Employee". It includes tabs for "Primary" and "Contingent*". Below the tabs, a message says "To get started add your first beneficiary". A red arrow points to a blue button labeled "Add a Beneficiary". At the bottom, a "Total" row shows "0%" for both Primary and Contingent* categories.

This screenshot shows the "Add a Beneficiary" panel on the right side of the screen. It contains a list of five options, each with a radio button: "Add a new beneficiary", "Choose a family member", "Designate your estate", "Add a trust", and "Add an organization". A blue "Next" button is located at the bottom right of the panel. The background shows a dimmed view of the "Designated beneficiary(ies)" section.

Note the options for beneficiaries. You may add a new beneficiary, choose a family member (from the dependents listed in the Family page), designate your estate, add a trust or add an organization. Select the checkbox next to the appropriate option and click Next.

This is a close-up of the "Add a Beneficiary" panel. A red arrow points to the radio button next to the "Choose a family member" option. Another red arrow points to the blue "Next" button at the bottom of the panel.

6. If you selected **Choose a family member**, the Choose a Family Member panel displays, giving you the option to select a dependent.



Choose a Family Member

SELECT A DEPENDENT

First name

Middle name

Last name

Gender

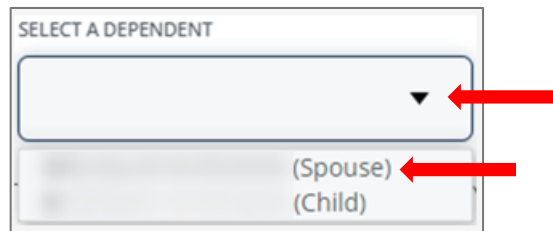
Relationship

Date of Birth

☐ Provide dependent contact information

Cancel Save

7. Click the drop-down arrow in the **Select a Dependent** field, and select the appropriate family member.



SELECT A DEPENDENT

(Spouse)

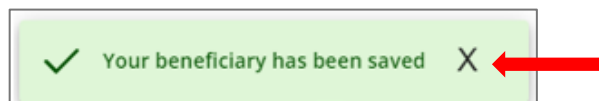
(Child)

The dependent's demographic information fills in the remaining fields.



A screenshot of a mobile application form titled "Choose a Family Member" with a close button (X) in the top right corner. The form contains the following fields: "SELECT A DEPENDENT" (a dropdown menu showing "Spouse"), "First name", "Middle name", "Last name", "Gender" (a dropdown menu showing "Male"), "Relationship" (a dropdown menu showing "Spouse"), and "Date of Birth". At the bottom, there is a checkbox labeled "Provide dependent contact information" which is unchecked. Below the checkbox are two buttons: "Cancel" and "Save". A red arrow points to the "Save" button.

8. Click the **Save** button.
A confirmation message displays.



9. Click the **X** to close the confirmation message.

The newly added dependent now displays in the Designated Beneficiary(ies) section.

Designated beneficiary(ies)		Basic Life - Employee	
		Primary	Contingent*
<div><div></div><div>Spouse</div></div> <div>Edit</div>		0%	0%
<div>Add a Beneficiary</div>			
Total		0%	0%

10. If you selected **Add a new beneficiary**, the Add a New Beneficiary panel displays.

×

Add a New Beneficiary

First name

Middle name

Last name

Gender

Relationship

Date of Birth

☐ Provide dependent contact information

Cancel

Save

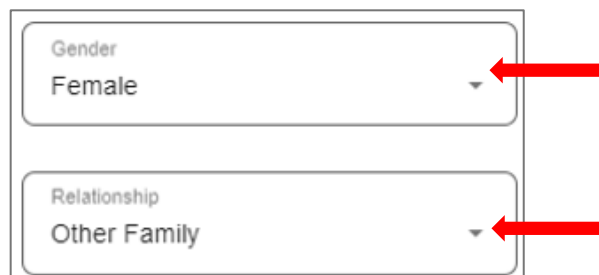
11. Enter the first name, middle name, and last name into the appropriate fields.



A vertical stack of three rounded rectangular input fields. The top field is labeled 'First name', the middle field is labeled 'Middle name', and the bottom field is labeled 'Last name'. Each field contains a blurred placeholder text.

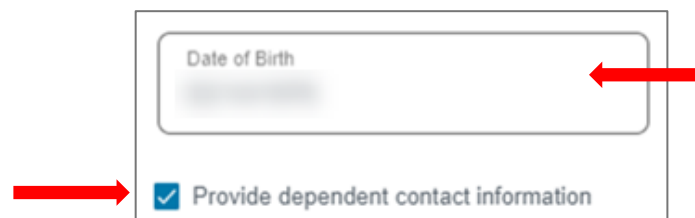
12. Click the drop-down arrow in the **Gender** field, and make your selection.

13. Click the drop-down arrow in the **Relationship** field, and make your selection.



Two rounded rectangular drop-down menus stacked vertically. The top menu is labeled 'Gender' and shows 'Female' as the selected option. The bottom menu is labeled 'Relationship' and shows 'Other Family' as the selected option. Red arrows point to the drop-down arrows on the right side of each menu.

14. Enter the beneficiary's birth date in the **Date of Birth** field, and click the **Provide dependent contact information** checkbox.



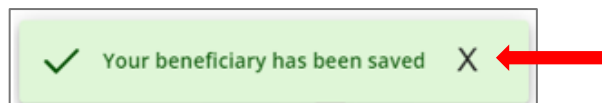
A rounded rectangular form containing two elements. The top element is a 'Date of Birth' input field with a blurred placeholder. The bottom element is a checkbox labeled 'Provide dependent contact information', which is checked. Red arrows point to the input field and the checkbox.

The Contact Information fields display below.



The image shows a 'Contact Information' form. It has five input fields: 'Address', 'City', 'Country' (a dropdown menu), 'Province/State' (a dropdown menu), and 'Postal/ZIP code'. At the bottom of the form are two buttons: 'Cancel' and 'Save'. A red arrow points to the 'Save' button.

15. Enter the beneficiary's full address, and click the **Save** button.
A confirmation message displays.



16. Click the **X** to close the confirmation message.

The steps to designate your estate, add a trust or add an organization are similar to the steps listed above. Select the appropriate action, click Next and follow the prompts on your screen. After adding your beneficiary(ies), designate the appropriate allotments for each beneficiary. The values in the Primary fields (and Contingent fields, if used) must add up to 100%.

Designated beneficiary(ies)		Basic Life - Employee	
		Primary	Contingent*
Spouse	Edit	100%	0%
Child	Edit	0%	100%
Add a Beneficiary			
Total		100%	100%

< Previous Next >

17. Enter the **Primary** and **Contingent** values as desired.
In this example, a spouse and child are split as the Primary beneficiaries.
18. Click the **Next** button at the bottom of the screen.
The Complete Enrollment screen displays.

Home CONCORDIA PLANS

Beneficiaries Complete your Enrollment

Beneficiary Change - February 24, 2023

Complete Enrollment

Please take a moment to review all of your benefit selections to ensure they are correct.

Your total may contain both pre-tax and post-tax benefit elections. For a detailed breakdown of how your elections affect your paycheck and any cost responsibility you may have, please contact your employer.

If satisfied with your elections, please authorize the terms and conditions and select **Complete Enrollment**.

19. Scroll down to the **Beneficiaries** section.

Beneficiaries

Beneficiaries	Basic Life - Employee
Primary	
[Redacted]	100%
Contingent*	
[Redacted] ☆	100%

Terms and Conditions

I hereby declare that I have completed my enrollment or modified my coverage, my contribution rate, or other information because of: Beneficiary Change. I understand that the modifications made during this session are effective 3/25/2023, subject to the approval of any required evidence of insurability.

I declare that the information contained on this form is complete and accurate (any false or incomplete declaration may nullify coverage).

I authorize my employer to deduct from my salary amounts required to pay the cost of coverage and/or contributions plus applicable taxes, if any.

☒ I agree to the Terms and Conditions

[Go back and make changes](#)

Complete Enrollment

20. Read the Terms and Conditions, click the **I agree to the Terms and Conditions** checkbox to indicate your agreement, then click the **Complete Enrollment** button. The Enrollment Confirmed screen displays.

Enrollment Confirmed

Event type: **Beneficiary Change** | March 25, 2023

[View my Enrollment Summary](#)

To do

Submit any required documents indicated below through the **Upload Your Required Documents** card on the home page.

View communications relating to this completed event below or access them in the **Communication Center** on the home page.

↓ [Benefit Enrollment Confirmation Statement](#)

Take me home

21. Click the **Take me home** button.

A new document is available in the Communication Center.



22. Click the **Communication Center** option in the top right menu.
The Confirmation Statement displays on the Documents screen.
23. Click the document link to open and review the document.