# Adding Beneficiaries to SmartBen

SmartBen is the new online benefits administration tool for PCA Retirement & Benefits, Inc. The site is accessible via the Internet at **www.smartben.com** and can be accessed 24 hours a day, seven days a week. The following steps will help you as you update Beneficiary information in SmartBen.

## Before You Begin

### What information do I need to have for SmartBen?

You will need to have the current address, phone number, Social Security Number, and Date of Birth for your Primary and Secondary Beneficiaries. SmartBen will prompt you for this information as you begin the Beneficiary process. You may want to collect this information so it is handy before you log into SmartBen.

### What is a Beneficiary?

A beneficiary is the person who will receive the benefit of the life insurance policy or retirement plan funds upon the death of the person who has enrolled for coverage.

**Primary Beneficiary:**
In most situations, the Primary Beneficiary is the spouse of the enrollee. If you are not married, you may add another responsible loved one to receive the benefit from the payout of your insurance.

**Secondary (or Contingent) Beneficiary:**
Secondary Beneficiaries are often added since children (adult or minor) may be selected to receive the plan benefits in the event of the death of the Primary Beneficiary.
*Note: While there is generally one Primary beneficiary who is assigned to receive 100% of the benefit, the Secondary Beneficiaries are usually assigned various percentages that equal 100%.*

In the following pages, Steps 3 and 4 will walk you through:

- ➔ Adding your Beneficiary record into SmartBen using *People Manager*
- ➔ Selecting the plan and assigning your Beneficiary record using *Benefit Manager*
- ➔ Assigning the Primary and Secondary Beneficiaries and the percentage of the benefit that they will receive for each plan you are enrolled in using *Benefit Manager.*

## *Step 1 – Log into SmartBen*

***If this is your first time to log into SmartBen:***

Log on to **www.smartben.com** and enter your Username (Social Security number, no dashes) and Password (six-digit date of birth, MMDDYY format).

Username Example: 123456789 for Social Security number 123-45-6789
Password Example: 061064 for date of birth June 10, 1964

You will be prompted to change this pre-assigned password to one of your own choosing once you have successfully logged in. Your new password needs to be at least 6 characters long.

***If you have previously logged into SmartBen:***

If you do not recall your current password, you may click on the *"Forgot Password?"* link which is under the login box to prompt an email from SmartBen that will contain your current password.

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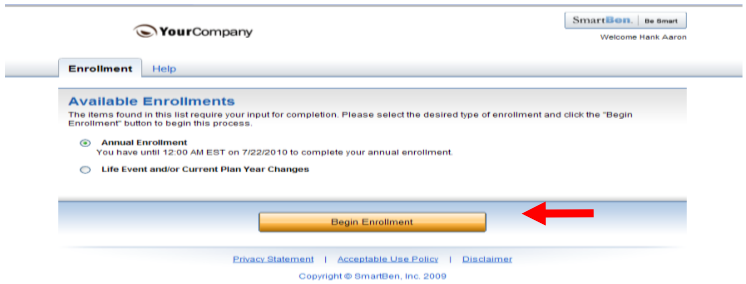
## ***Step 2 – Select Enrollment Tab***

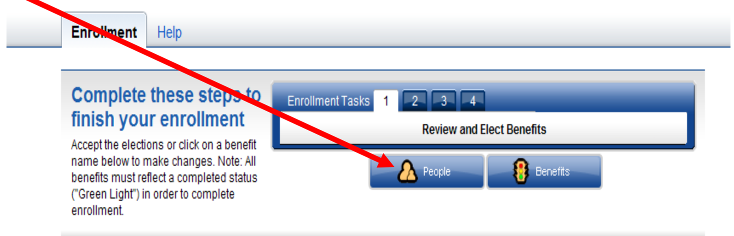
Select the *Enrollment Tab* and click *Begin Enrollment* for this **Life Event**.



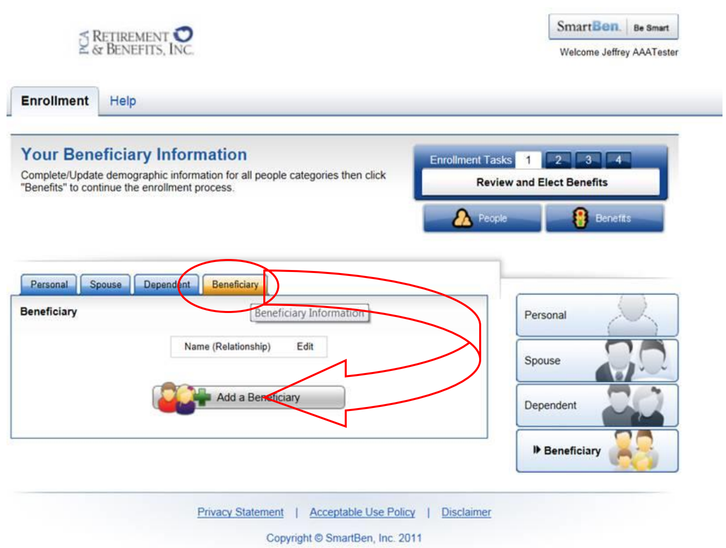

Other *Life Events* include a change in family status such as a birth, death, marriage, job change, etc.

## ***Step 3 – People Manager – Spouse, Dependent and Beneficiary Information***

- **Select** the **People Manager** Icon and click the **Beneficiary** tab to add Beneficiary Information.




***Beneficiary Tab*** –
-Click the Beneficiary Tab and the **Add a Beneficiary** button to add the specifics as requested for each beneficiary.
-Click ***Save*** as you add each beneficiary record.




Other **People Manager** Tabs:
You may want to visit the other People Manager tabs to add or update information:

***Personal Tab*** **–**
Review your personal information; update and ***Save*** any changes.

***Spouse and Dependent Tabs*** –
Click on the ***Add*** button to add your Spouse and/or Dependent.
-***Save*** your changes.

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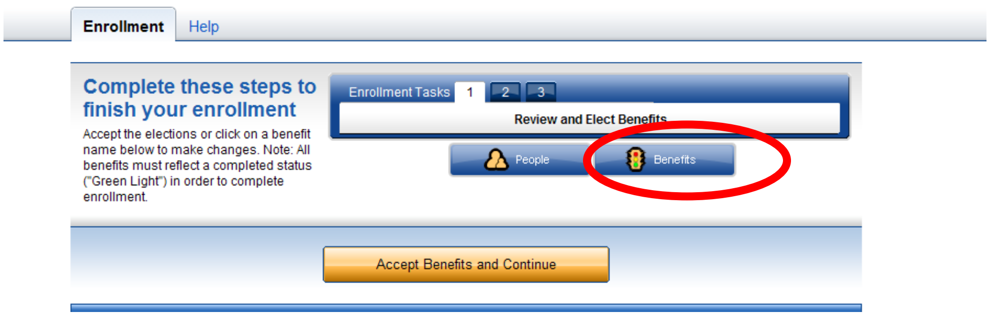
## *Step 4 –* Benefit Manager *– Assign Beneficiary to the Correct Benefit Plan*

- The ***Benefit Manager*** is where you assign the beneficiary to the plan or plans that they are to be the beneficiary of. Selecting this icon displays all the benefits you are enrolled in so you can select each plan and assign the correct beneficiary to each plan.




- Select the first Life Insurance plan you participate in: Select and Confirm the level of participation.
- You will be prompted to add a Beneficiary once you "*Accept Benefits and Continue*".

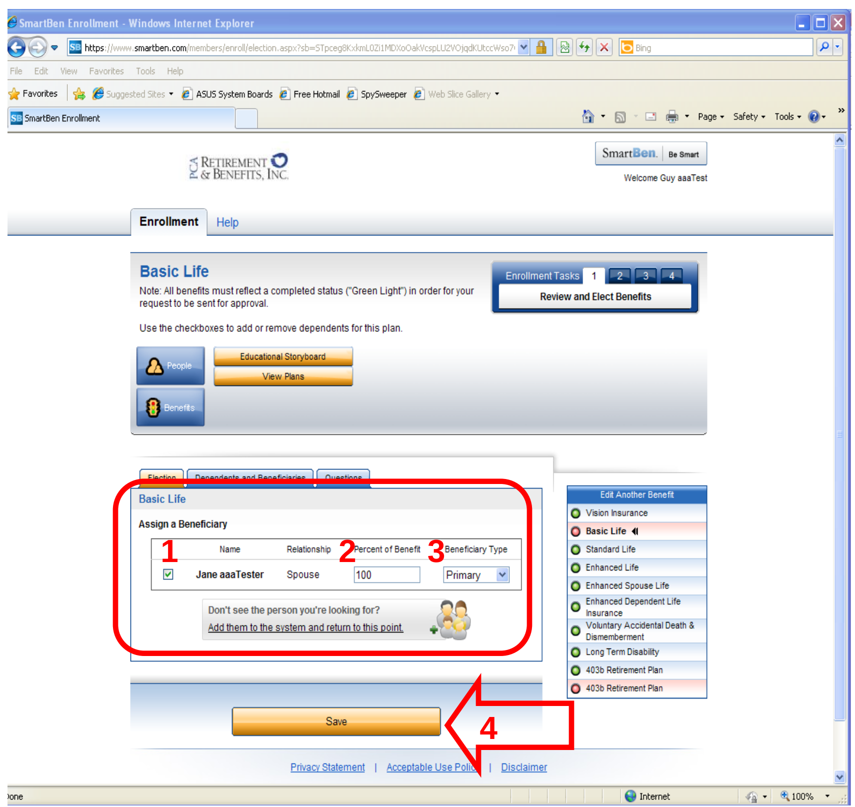
**1** – Add a check in the box for each Beneficiary you are adding for each plan.

**2** – Select the Percent of Benefit this beneficiary is to receive.

**3** – Indicate if they are a Primary or Secondary Beneficiary Type.

**4** – ***Save*** the Beneficiary selection

*Note: For multiple Secondary Beneficiaries, divide the allocation among the beneficiaries equally. In the case of three beneficiaries, use a 34/33/33 breakdown for the benefit allocation.*




➔ Return to ***Benefit Manager*** and continue to select the Life plans you participate in and the 403b plan to assign Beneficiaries until your current benefits have Beneficiaries associated with each one.

If you would like to add additional Beneficiary records at this point, use the link that says Add them to the system and return to this point which will take you to the ***People Manager*** to complete the new record. Select the ***Benefit Manager*** again to return to your plan selections and continue adding beneficiaries.

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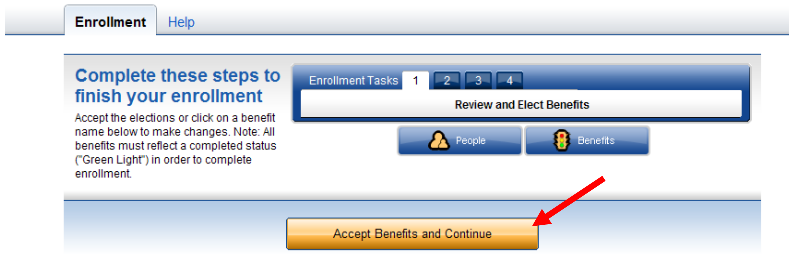
## ***Step 5** – Complete Life Event*

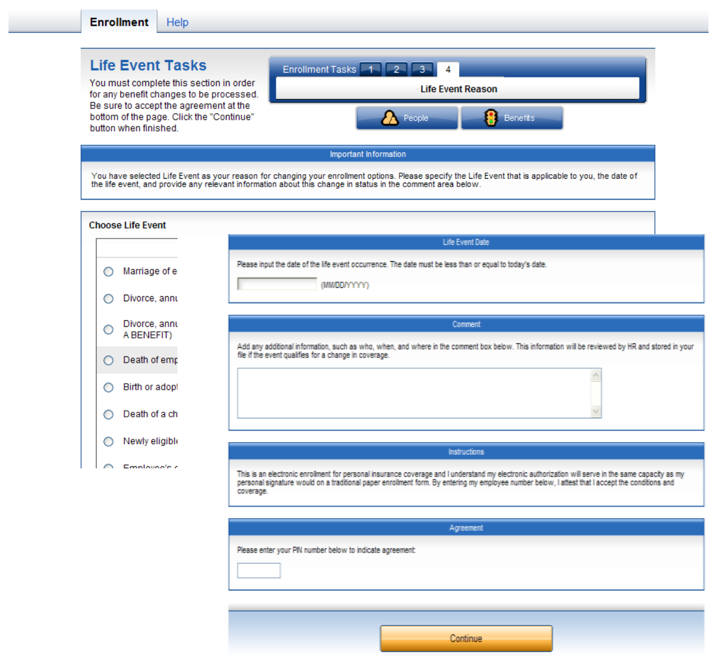
Once you have added beneficiaries for each plan*, each benefit will have a green light in the *Status* column. To proceed to the next step, click the long gold bar labeled *Accept Benefits and Continue.*




## ***Step 6** – Review Life Event*

Review the plans and the Assigned Beneficiaries as you have just added for each one.*

Acknowledge you have read the Enrollment note before clicking *Continue* at the bottom of this page.




## ***Step 7** – Life Event Tasks*

The **Beneficiary Updates/Addition** Life Event is listed as the next to last option in the list provided.

-Click on this Beneficiary Update Life Event button

-Add today's date as the date of this Life Event

-Add a short *Comment*

-Add **your initials** in the *Agreement* box.

Click *Continue* at the bottom of this page.

## ***Step 8** – Print Life Event Confirmation*

You have successfully submitted your Life Event Request!

Select the *click here* link to print a copy to keep as reference with your important papers.

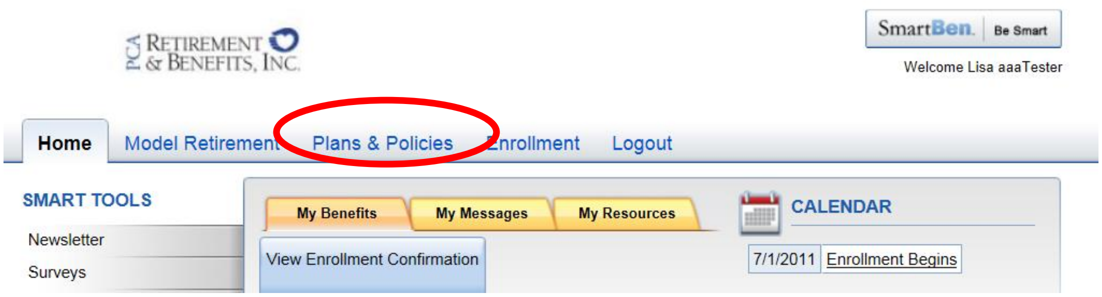

**As you review your Life Event Request and notice the columns listing an Employee Cost and Employer Cost, please also review the note that appears in red text several times during the Life Event process. The premiums listed in these columns do not necessarily reflect how the benefits are provided to you by your employer.*

# Adding Beneficiaries to SmartBen

## Important Note about Your Insurance Certificates:

The documents that provide you with the plan details for the insurance coverage you have elected are available to be printed from SmartBen.

On the Home page, click the *Plans & Policies* tab.




-Select the link for the plan certificate(s) for which you are currently enrolled and send the file to your printer.

-Review the coverage details with your beneficiaries and file this booklet with your important papers for reference.