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 **<u>not</u>** 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**.
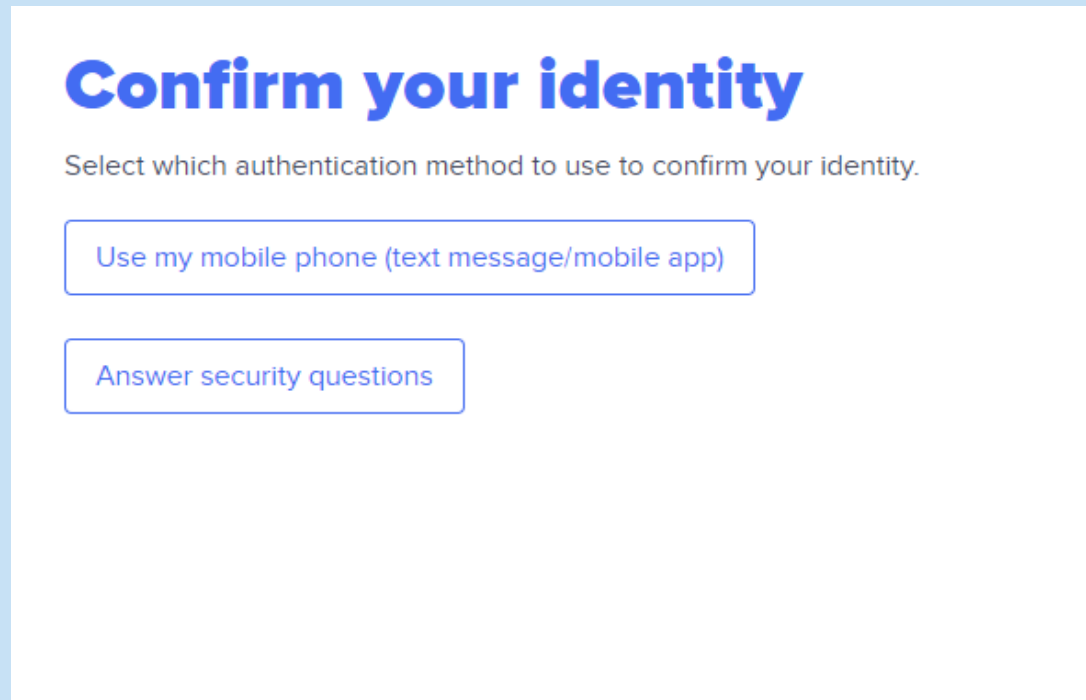
HOW TO LOG INTO CLEVER PORTAL

- **To access Cloud Benefits, please log into Clever @ http://sso.browardschools.com**

  - **Click on "Log in with Active Directory"**
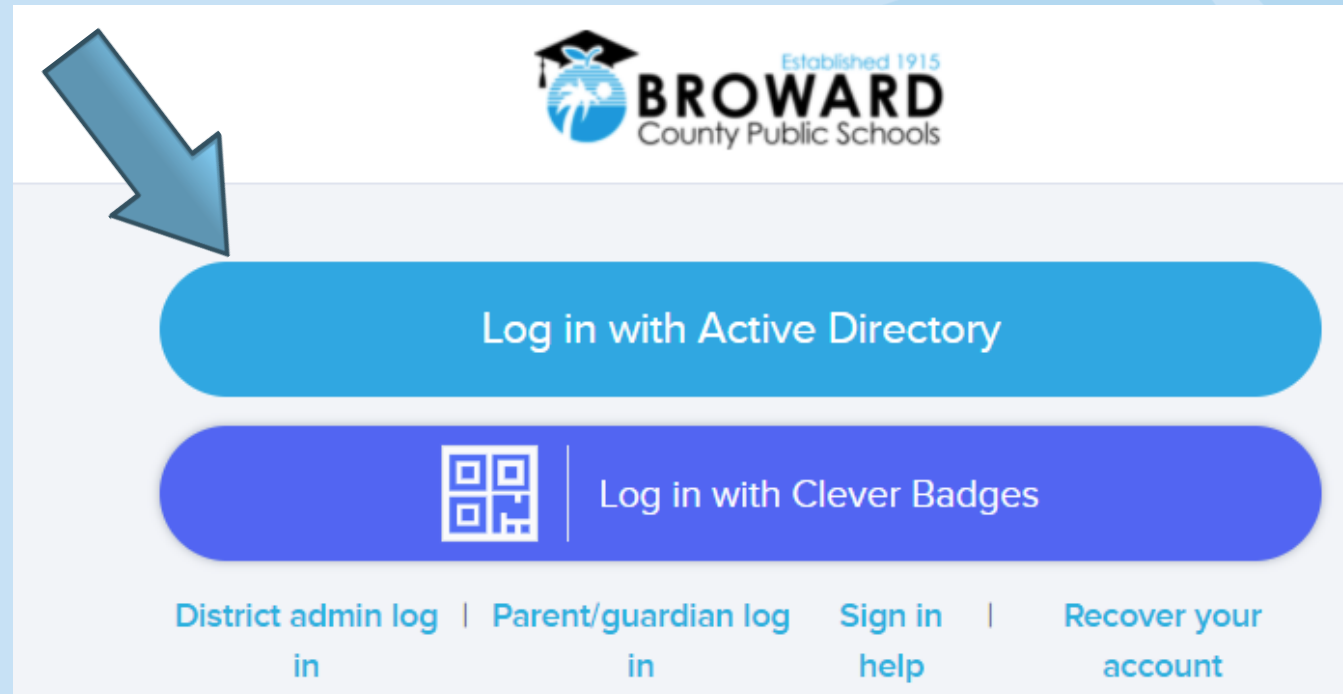
HOW TO LOG INTO "SAP SUCCESSFACTORS"

Click on "SAP Success Factors" and confirm your identity.

Confirm your identity

Select which authentication method to use to confirm your identity.
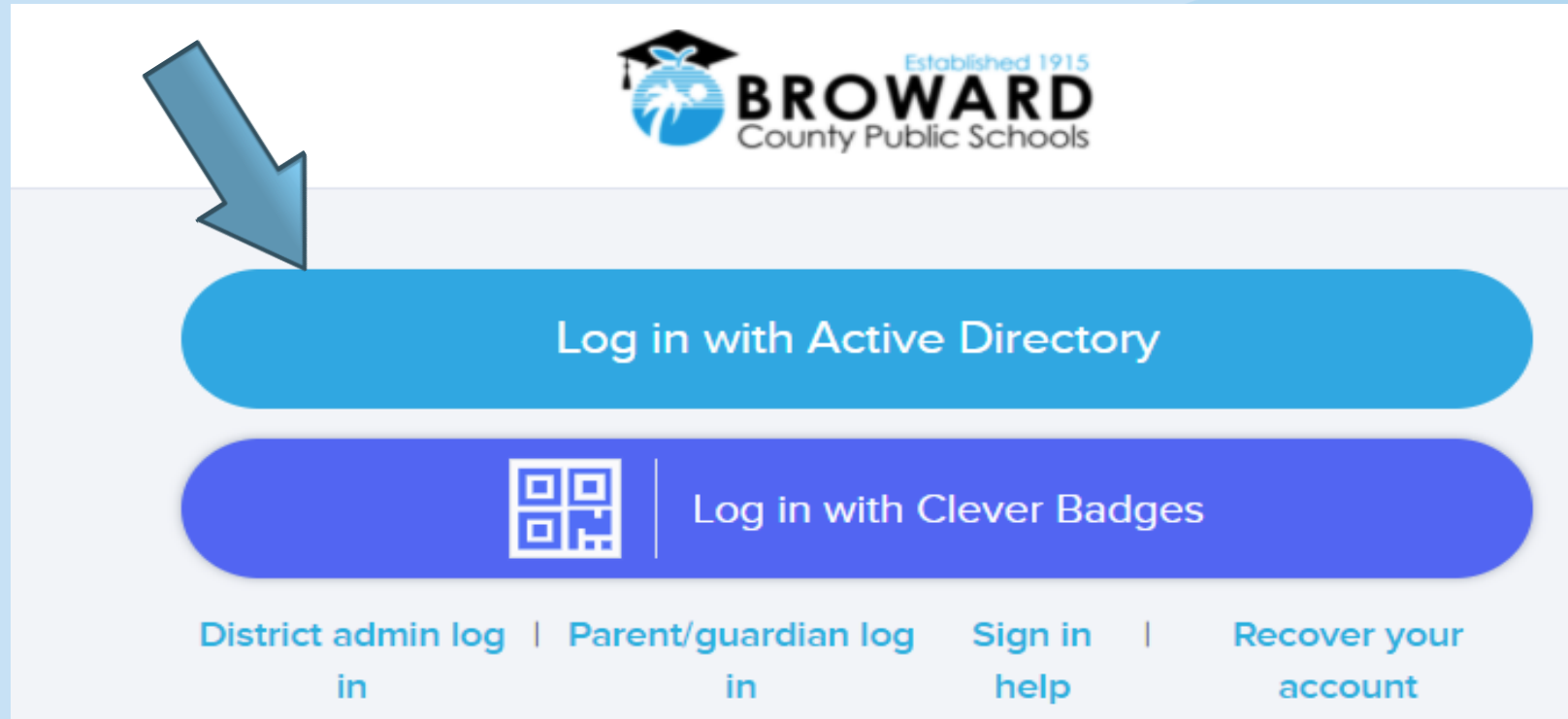
Use my mobile phone (text message/mobile app)

Answer security questions

If you do not remember the answer to your authentication, you can do an Account Recovery
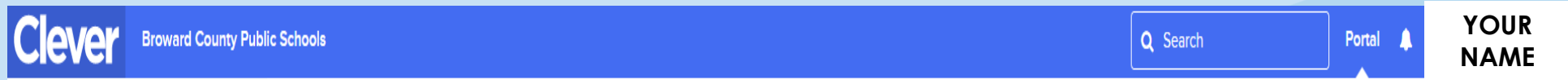
HOW TO COMPLETE AN "ACCOUNT RECOVERY"

Log into the "Clever Portal" and click on "Log in with Active Directory".

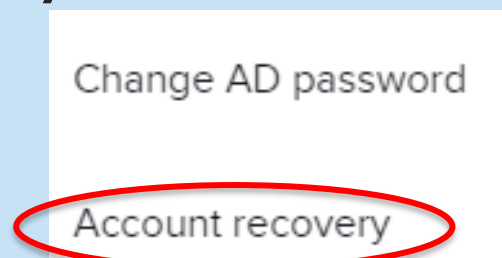# HOW TO COMPLETE AN "ACCOUNT RECOVERY" CONT'D

- Once you access "Clever" at the top of the page, you will see the person silhouette
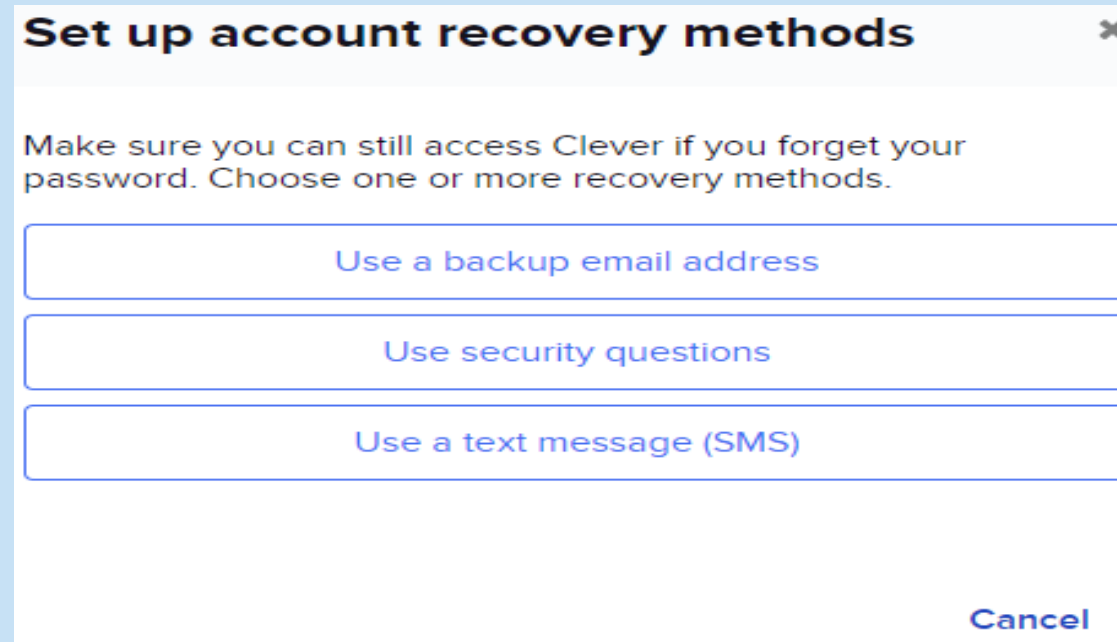

- Click on the "Drop Down" arrow

- Click on "Account Recovery"

HOW TO COMPLETE AN "ACCOUNT RECOVERY" CONT'D

- Select which "Account Recovery" you want to utilize.
- <u>Please note</u>: You can choose more than one (1) recovery method.

Once you have completed this process, you can now proceed with confirming your identity in "SAP Success Factors".
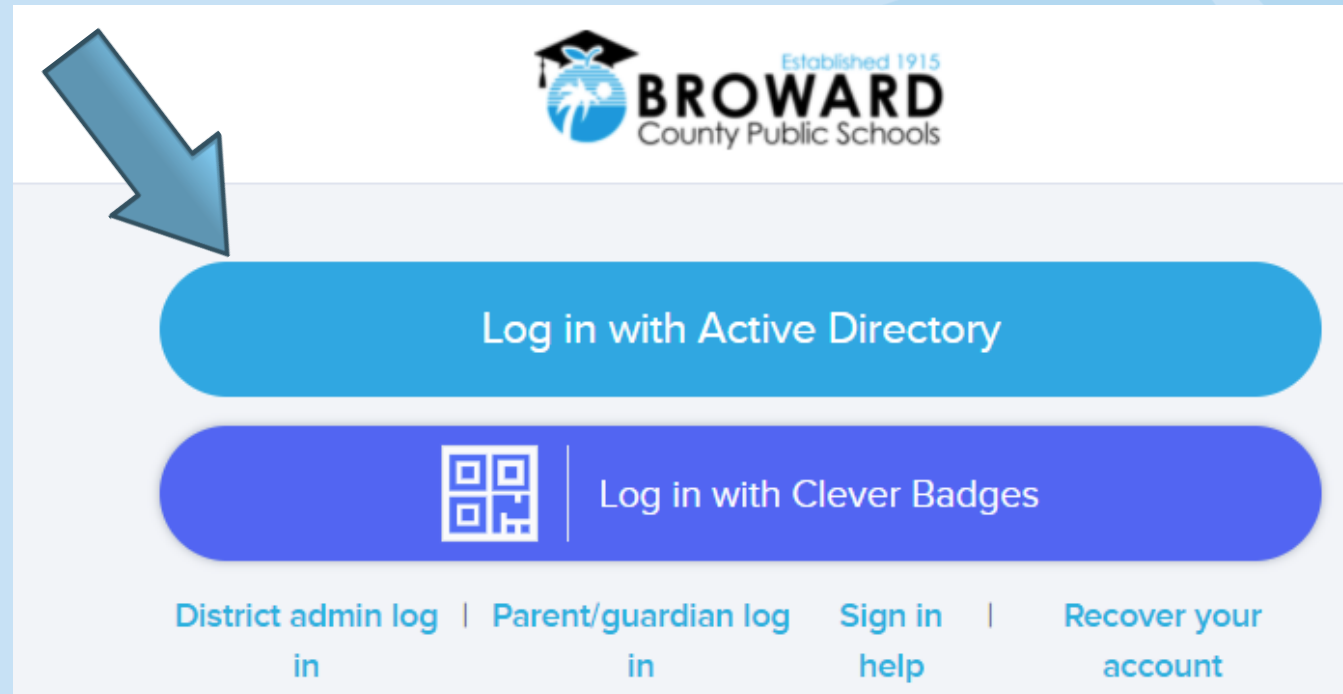
IT SERVICE DESK

If you are prompted to enter a password in order to log into Clever or SAP SuccessFactors, please contact the IT Service Desk for assistance at 754-321-0411 or by email to: **itservicedesk@browardschools.com**.

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 THE "CLEVER PORTAL" CONT'D

Once you are logged into "Clever", locate the "Request Center".

HOW TO LOG INTO "SAP SUCCESS FACTORS"

Click on "SAP Success Factors" and confirm your identity.

HOW TO LOG INTO "CLEVER PORTAL" CONT'D

Once you locate the "Request Center" click on the "SAP Success Factors" icon.

HOW TO LOG INTO "CLOUD BENEFITS"

Once your identity has been confirmed in "SAP Success Factors", you will be directed to Cloud Benefits.

Click on the "Cloud Benefits" tile.

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

Employee Benefits

Welcome

Search

Getting Started

Employee Profile

Benefits Resources

Current Enrollment

Submit a Status Change

Beneficiary Change

Welcome to the Broward County Public Schools Benefits Enrollment Site

We are pleased to provide you with various benefits options that help protect your health and finances. This video provides you an introduction to the benefits offered to you, including eligibility requirements, resources and enrollment information:

This website will facilitate your benefits enrollment as a New Hire and during the Annual Open Enrollment period. On this online benefits enrollment site, you can access:

Personal Data – review your personal data and your dependent information.

Benefits Resources – find information about your benefits, including forms, carrier contacts, Frequently Asked Questions (FAQs).

My Current Benefits – review your current benefits and print a confirmation statement.

Beneficiary Changes – designate or update the beneficiary for your life insurance coverage. You are encouraged to do this because as a full-time employee you receive District-paid Basic Life Insurance.

403(b) and 457(b) Resources – find specific information about your 403(b) and 457(b) benefits, including the option to make both Pre-Tax and Roth contributions.

New Hire Enrollment – enroll in your benefits for the first time within 30 days of your hire date. Your benefits become effective the 1st of the month following an up to 90-day waiting period from your date of hire.

Annual Enrollment – review your benefit options for the following year and make changes during the Annual Enrollment period in October. This is the only opportunity you have to select the benefits you want for the upcoming year, unless you experience a Qualifying Event.

IMPORTANT – Have your Benefits Enrollment Guide with you as a reference tool while you go through the online enrollment process.

Other Enrollment Tips:

- When enrolling Dependents, you need their dates of birth and social security numbers on hand to enter in the system.
- Save your elections as you go. If you have to leave the enrollment site, the elections you made will be reflected upon your return.
- Print your Confirmation Statement after completing your enrollment. You can also save it as a PDF or email it to yourself.

Questions? Call the Benefits Department at 754-321-3100 between 8:00 am to 5 pm or email benefits@browardschools.com

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 <u>FIRST BEFORE PROCEEDING</u>.

‹ Beneficiary Change

Enrollment Instructions

Search 🔍 ↻

GENERAL

Enrollment Instructions

Personal Data

Dependents and Beneficiaries

Insurance

Life Insurance Core $0.00

Life Mutual Omaha ...   Enrolled 10/11/2023
$50,000.00

Life Insurance Enhanced $6.38

Life Mutual Omaha ...   Enrolled 10/11/2023
$50,000.00

Enrollment

Review and Enroll

Enrollment Instructions

Anytime Enrollment period

The District provides our employees a period during the year (Open Enrollment) and Life & Work events that allow you to make changes to all or some benefits plans; however, some benefits plans allow specific changes at any time during the year. Some examples of these changes can be:

- Changing your 403(b) or 457(b) employee contribution and beneficiaries
- Changing your beneficiaries in your insurance plans

The following plans can have modifications in their coverages, contributions, beneficiaries or other options at any time during the year. The specific options that can be modified will be displayed.

- Supplemental Plans
- Accident
- Cancer
- Critical Illness
- Hospital Indemnity
- Life
- Loan Services
- 403(b)/457(b)

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.

< Beneficiary Change   Enrollment Instructions

Search 🔍 ↻

GENERAL

Enrollment Instructions

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- 403(b)/457(b)

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

ASSIGNING YOUR BENEFICIARY(IES) PERCENTAGE(S)

<u>Please Note</u>:

- You may list more than one (1) beneficiary in the Primary or Contingent Section. The assigned percentages **<u>must</u>** total 100%.

- <u>Primary</u> – means if you pass away, the individual(s) listed will receive the distribution of your Life Insurance value(s).

- <u>Contingent</u> – 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
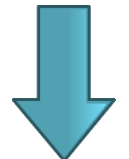
SAVE

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

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**. 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 percentage** to the individual's name, send an email to the **Benefits Department at 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 to complete a **Mutual of Omaha Designation of Beneficiary Form,** include the updated beneficiary information and email the completed Form to **benefits@browardschools.com**. Click the link below to access the Form and enter the information. **Enter the social security number in the field below each name.**

https://www.browardschools.com/cms/lib/FL01803656/Centricity/domain/12648/oe%202023/oe%202024/Mututal%20of%20Omaha%20Designation%20of%20Beneficiary%20Form.pdf

AFTER CLICKING ON THE "SAVED" BUTTON, YOUR LIFE CORE RECORD'S DATE WILL TURN RED, 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.
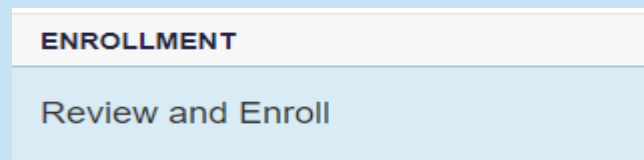
YOU ARE REQUIRED TO COMPLETE THE "EOI" ONLY DURING THE OPEN ENROLLMENT PERIOD IN OCTOBER IF YOU ELECT TO ENHANCE YOUR LIFE INSURANCE COVERAGE MORE THAN ONE (1) LEVEL. ACCESS THE FORM AT BY CLICKING ON THE LINK BELOW AND SUBMIT THE FORM TO BENEFITS@BROWARDSCHOOLS.COM BY FRIDAY, OCTOBER 27, 2023.

HTTPS://WWW.BROWARDSCHOOLS.COM/CMS/LIB/FL01803656/CENTRICITY/DOMAIN/12648/SBBC_EOI%20FORM.PDF
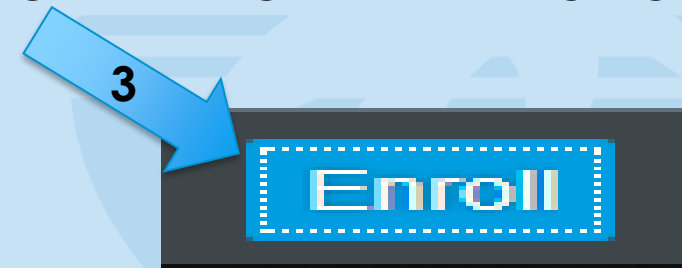
EOI Registration

Please be advised that based on the level of Life Insurance selected, Evidence of Insurability (EOI) is required. Click on the link below to obtain EOI instructions. *New Hires do not need to complete an EOI
EOI Information

1

Close

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.

3

ENROLLMENT

Review and Enroll

2

Enroll

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 addresses.

Click in the "Email Benefit Enrollment" box then enter the a Primary and/or Secondary Email address.

Upon completion, click on "Confirm".

If you prefer not to enter an email address, click on "Confirm" and the enrollment will be sent to the email address on file or your BCPS email account.

Enrollment confirmation

You are confirming that you have the ability to access information in the electronic form that is described in this statement. You may request hard copy information from the Benefits Department by calling (754) 321-3100 after your effective date of coverage.

I authorize my employer to make the appropriate payroll deductions from my earnings. I understand that I cannot change or revoke my pre-tax elections at any time during the plan year, unless I have a change in status. I have read, understand and agree to the Terms and Conditions above.

If you agree to the above, then select "Confirm" below for your electronic signature.

☑ Email Benefit Enrollment

Primary Email

Secondary Email

Confirm   Cancel

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.

Beneficiary Change

Enrollment completed

CONGRATULATIONS!!!!

You have successfully updated your Beneficiary Information.

Name: ALEXANDER.RONEE.ABELL

Enrollment Submission Confirmation

Personnel Number: 00077777

Name: Your Name

Confirmation ID: e4b859be-2aef-824d-3e89-be959af9fb03

2

1

DOWNLOAD   BACK