

Making Changes to your Life Insurance

These instructions will help you navigate through BenefitBridge in making your changes to your Life Insurance or Critical Illness coverage.



Start by navigating to the website at www.benefitbridge.com/saccounty

Please log on using your User Name and Password. If you have forgot your user name and password, please click on the link next to the LOGIN button.



Forgot User Name / Password?

Once you have logged on, close the pop up window by clicking on the "X" in the top corner. You then will click Make Changes to My Benefits, highlighted below, to make changes.



RAMENTO ADMIN TASKS | ALL PLANS | MESSAGE CENTER | MY BENEFITS | MY PROFILE | MORE ~





Then, select **OPEN ENROLLMENT** in the pop up window. Then, hit continue.



You will then be taken to a screen showing your Employee Information.

EMPLOYEE INFORMATION Change the desired information and select Contin department within your organization for any infor	nue to update. Please contact the appropriate mation you are unable to change.
+Indicates required fields	
* FIRST NAME: BRIAN	MIDDLE NAME:
	 Change the desired information and select Contine department within your organization for any infor *Indicates required fields * FIRST NAME: BRIAN

At the bottom of the screen is a "Continue" button. Please hit continue, and you will be taken to the DEPENDENTS page.



Open Enrollment

EMPLOYEE	
DEPENDENTS	
BENEFITS	
SUMMARY	

DEPENDENTS

REQUIRED DOCUMENTATION: A marriage certificate/birth certificate/state registration must be submitted to the Benefits Office within 7 days of completing your enrollment or coverage for your dependent will not be approved.

 If you wish to remove coverage for a dependent, select **Continue** to proceed to the Benefits enrollment page.



NOTE: You must add a spouse/domestic partner or children here in order to be able to enroll them. If they are not listed here, you will not be able to add coverage to them. You do need to provide documentation to complete enrollment or coverage. You do *not* need to provide documentation if only listing them as a beneficiary.

Once you are done, hit continue.

You will then be brought to the Voluntary Term Life page.

Menve Employees

Open Enrollment

EMPLOYEE	~
DEPENDENTS	~
VOLUNTARY TERM LIFE	
* GROUP TERM LIFE	~
CRITICAL ILLNESS	
SUMMARY	

* Required Enrollment

Selection Completed

Plans Selected (1 of 3)

Sub Total:

\$0.00 / PAY PERIOD

2021-BG80-TIRB

This Year's Coverage Options

Options available to you are shown in the "Plan" Options.

- Option A 1x annual salary up to \$50,000 (including your basic coverage).
- VOYA Voluntary Term Life you can elect up to 7 times your annual salary up to \$1,000,000, plus your basic coverage.

This coverage would pay the beneficiary(ies) tax-free money in the event of death. The dependent life coverage would pay you the loss of a Spouse/Domestic Partner/Dependent.

Hide 🔺



To make changes, you will want to hit the "select" button near the option you want to change. If you are making a change for a dependent as well, please make sure their name is checked in the yellow box on the right side of the screen.



For more information on the different options, please refer to the Voya website <u>https://presents.voya.com/EBRC/saccounty</u> or contact the Employee Benefits Office. Once you hit "select", a new window will pop up for you to make changes.



Click on the drop down menu to select the amount of coverage you want. If you are making changes to a dependent, you will not be able to make changes until your insurance is selected.

Once you are done, hit continue.

You will then be asked to designate your beneficiaries. You may see beneficiaries listed that are no longer valid. While you can't delete them, just set them to "0" in the distribution and they will not be considered a beneficiary.

Active Employees

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Your Beneficiaries

Primary and Secondary must each add up to 100%

Current Coverage Amount \$421,000

- Select primary and/or secondary beneficiaries and enter distribution percentages
- To add a beneficiary not listed, select Add Beneficiary.
- The beneficiary information contained within BenefitBridge will replace all prior beneficiary designations. You may name anyone or any entity as your beneficiary and you may change your beneficiary at any time by completing a new BenefitBridge enrollment:
 - This Beneficiary Designation/Change is immediately effective recorded by the BenefitBridge system.
- If you are married, your spouse may have a legal interest in this designation of beneficiary. A beneficiary can be challenged if your spouse receives less than their proportionate share of the benefit attributable to community property.
- If you are married and designate your spouse as a beneficiary and later divorce, upon your death, your beneficiary designation of your spouse will be deemed revoked.
- You will need to submit a new Beneficiary Designation/Change to designate a new beneficiary(ies). If, upon your death, you have not designated a new beneficiary, benefits will be paid in accordance with the terms of certain Group Contract providers, plan terms, or California laws governing probate and estates.
- If you name a minor child under the age of 18, the insurer will have to ask a court to appoint a guardian to
 receive the benefits. However, you may name a custodian for the minor child but you must include the
 following language in the relationship field "As Custodian for [name of child] under the California Uniform
 Transfers to Minors Act."
- Payment will be made to the named beneficiary. If you do not name a beneficiary, or the named beneficiary(ies)
 predeceases you, benefits will be paid in accordance with the terms of the Group Contract, the plan documents
 and California laws governing probate and estates.



If they are already listed, just change the "beneficiary" drop down to "Primary" and enter 100 into the "distribution" column. If you have more than one person as a beneficiary, you will mark them as Primary and then enter the percentage you want them to receive. All primary beneficiaries must 100% between them.

If you need to add them, just select the "Add Beneficiary" button. You can have an individual, a trust, or a charity as a beneficiary. You will then need to enter the information for them:

Beneficiary Details	×
BENEFICIARY TYPE:	- ute
	ou
*FIRST NAME:	the
	rm
MIDDLE INITIAL:	aic
*LAST NAME:	
"DATE OF BIRTH.	
* SOCIAL SECURITY NUMBER:	
*DELATION:	
Child	
GENDER:	/ea
MALE	
ADDRESS 1	
	a
ADDRESS 2:	- 1
	- 1
CITY:	
	- 1
STATE:	
Select V	
ZIP:	
	- 1
* PHONE NUMBER:	/e
Cancel Save	
	_

BENEFICIARY TYPE: INDIVIDUAL TRUST NAME OF CHARITY/ORGANIZATION *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: ADDRESS 2: CITY: CITY: CITY: CITY: CITY: CITY: CITY: CITY: STATE: State: Select ** ZIP: CITY:	Beneficiary Details	Beneficiary Details
INDIVIDUAL TRUST TRUST CHARITY/ORGANIZATION *DATE OF TRUST: *DAME OF CHARITY/ORGANIZATION *DATE OF TRUST: *DATE OF TRUST: *NAME OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: *DATE OF TRUST: ADDRESS 2: CITY: State: <	BENEFICIARY TYPE:	
•NAME OF CHARITY/ORGANIZATION: •NAME OF CHARITY/ORGANIZATION: •NAME OF CHARITY/ORGANIZATION: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TRUST: •NAME OF TR	INDIVIDUAL TRUST CHARITY/ORGANIZATION	
ADDRESS 1: ADDRESS 1: ADDRESS 2: CITY: STATE: Select V ZIP: I I I I I I I I I I I I I I I I I I I		*DATE OF TRUST:
ADDRESS 1: ADDRESS 2: CITY: STATE: Select Select Select SILE Select Select SILE Select Select<	NAME OF CHART FORGANIZATION.	
ADDRESS 1: ADDRESS 2: ADDRESS 2: CITY: CITY: Select Select S		*NAME OF TRUST:
ADDRESS 1: ADDRESS 2: CITY: CITY: Select State: Select State: CITY		
ADDRESS 2: ADDRESS 2: CITY: STATE: Select	ADDRESS 1:	
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ADDRESS 2: CITY: STATE: Select V ZIP: Select V Select V CITY: Select V Select V Select V Select V Select V Select V	ADDRESS 2*	
ADDRESS 2: CITY: STATE: Select		
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If you select a child under 18 as a primary beneficiary, you must also add a custodian. Currently we do not have the option on Benefit Bridge, so you will just select the "Charity/Organization" option and enter the custodian's information there. In the "Name of Charity/Organization", you will put the custodian's name and the text "as custodian for [name of child]". You will not need to select a beneficiary option or distribution percentage for them. **Note: You must have a primary beneficiary designated in order to continue.**

NAME	RELATION	BENEFICIARY	DISTRIBUTION	ΟΡΤΙ
	SPOUSE	Primary V	100 %	
	SPOUSE	Select one	0%	
AS CUSTODIAN FOR UNDER THE CALIFORNIA UNIFORM TRANSFERS TO MINORS ACT TRUST	N/A	Select one	0%	1

When you have entered all of the information and selected your primary beneficiary(s), hit "Save"

If you have selected an amount greater than the guaranteed amount, you will have to go through the Evidence of Insurability questionnaire.



Hit the "I Agree" button, and you will be taken to the Voya questionnaire:

Employee Fill your employee details	2 Coverage Choose your coverages 3 Questions Answer health questions
4. Summary Confirm and sign	
Step 1: Employee Inform	ation
* Indicates required field	
First Name* :	
Middle Initial :	
Last Name* :	
Date of Birth* :	
Social Security Number* :	
Gender* : Countru* :	
Address Line 1* :	UNITED STATES
Address Line 2 :	
City* :	SACRAMENTO
State/Province* :	CA 🗸
Zip/Postal Code* :	90000
Home Phone Number* :	916 - 💶 - 💶
Cell Phone Number* :	
Email Address* :	
Job Title :	This email address will be used for all electronic communications.
Findovee ID :	
Annual Salary :	****** 00
Hire Date (Full-time)	
the bare (rai-ane).	

It will be pre-populated with your information. Just verify the information and then hit the "next" button.

The next screen will then show the amount you are requesting.

PLAN | INVEST | PROTECT

1	Employee Fill your employee details	2 Coverage Choose your coverages	3	Ques Answer questio	tions health				
4	Summary Confirm and sign								
Ste	p 2: Coverage In	formation							
Ste	ep 2: Coverage In	formation	werages.						
Ste Plea En	ep 2: Coverage In se Complete/review the nployee Coverage	formation fields below for your elected co <u>Total Amount</u> - <u>Cu</u> Desired	overages. Irrent Amoui	<u>nt</u> - (Suarantee Amou	<u>d Issue</u> int	=	Amo	ount to be
Ste Plea En	ep 2: Coverage In se Complete/review the nployee Coverage Supplemental Life	formation fields below for your elected co <u>Total Amount</u> - <u>Cu</u> <u>Desired</u> S 421,000_00 S	overages. <u>irrent Amour</u> ; 350,00	<u>nt - (</u>	Guarantee Amou	<u>d Issue</u> Int 0	=	Amo Und S	ount to be lerwritten 71,000.00

Verify this amount and then hit the "next" button.

You will be then taken to the questionnaire.

Name Phone Street Address	City	State	Zip	PHP
		~		
		<u> </u>		
MPLOYEE HEALTH QUESTIONS			Emp	(EE)
Must be answered for coverage that is not Guaranteed Issue.				
 Within the last 5 years have you been treated for or been diagnosed by a profession or health practitioner as having AIDS (Acquired Immunodefic 	a member of the ciency Syndron	e medical ne)?	OYes	
2. Within the last 5 years have you been treated for, any of the following: In diabetes, heart attack, coronary bypass/angioplasty, heart valve repair/r metastatic cancer, emphysema or been an organ transplant recipient?	nsulin depende eplacement, str	nt roke,	O Yes	ONO
3. Employee: Height ft. in. We	ight	lbs.		
 In the past 5 years have you been diagnosed or treated by a health prac medication for any of the following: 	titioner, or take	n		
a. Any disease or abnormality of the heart or blood vessels (excluding c pressure), or any heart rhythm abnormality?	ontrolled high I	blood	Oyes	ONO
b. Any disease of the lung (excluding asthma), liver (excluding hepatitus intestine?	s A), pancreas o)r	Oyes	ONC
c. Non-insulin dependent diabetes, impaired glucose tolerance, or pre-d	liabetes?		OYes	ON
d. Cancer or tumor, rheumatoid arthritis, connective tissue disease, neu (excluding headaches), autoimmune disease or any disease of the blo including, but not limited to, anemia, polycythemia, or bleeding or clo	rological diseased ood cells or sen otting disorder?	se um	O Yes	ON
e. Depression, psychosis, suicide attempt, drug or alcohol abuse or add	liction?		OYes	ON
f. Polycystic kidney disease or kidney failure?			OYes	ON
5. Within the last 5 years have you been diagnosed or treated by a physici practitioner for:	an or other hea	lh		
a. Chest pain, heart trouble or circulatory disorder?			OYes	ON
b. Anemia or leukemia?			OYes	ON
c. Sleep apnea, asthma or other respiratory disease?			OYes	ON
d. Colitis, Crohn's disease, ulcerative colitis or any other intestinal disea	ase?		OYes	ON
e. Stomach disease?			OYes	ON
f. Brain or seizure disorder?			Oves	ON
g. Mental or nervous disorder?			OYes	ON
h. Arthritis, paralysis or any muscle weakness impacting your ability to	perform daily a	ctivities?	OYes	ON
i. Abnormal urine specimen or urinary tract disorder?			OYes	ON
j. Prostate or other reproductive organ disorder?			Oyes	ON
Are you pregnant? Due Date Pre-pregnancy weight	lbs.		OYes	ON
7. Are you currently taking medication prescribed or provided by a physic practitioner for any disorder, condition, or disease not shown above?	ian or other hea	alth	O Yes	ON
8. Within the last 5 years have you received medical treatment or counseli or prescribed or non-prescribed drugs, or been advised by a health prac the use of such substances?	ng for the use o ctitioner to disc	of alcohol continue	O Yes	ON

Answer the questions and then hit the "next" button. You will then be taken to the summary page, and you will need to scroll down.



Instructions

Please read and review the information captured on the following Evidence of Insurability (EOI) application(s). Once you have confirmed that all of the information is complete and true to the best of your knowledge and belief, please provide your signature in the Employee Signature section.

After submitting, you will have the ability to select a method by which you would like to receive a completed copy of your EOI application(s) for your records.

Note: if you need to make any changes to your information, please return to the appropriate screen and update your information prior to signing and submitting your EOI application(s). Once you have signed and submitted your EOI application(s), you will not be able to make changes in the system.

Read and Review Evidence of Insurability Application

ReliaStar Life Insurance Company	and ReliaStar Life Insurance	Company of New York use elec	tronic signatures to expe	dite the submission process.
These procedures are provided fo	r your review so you may bette	er understand the use of electron	ic signatures and the pro	tections provided.
Once you have completed the for	n you will be promoted to ente	r vour signature. Vour signature i	cantured by entering you	ir password to gain access to
complete the form, and then after	reviewing the information cont	ained on the form and a message	alerting you to the effect	of your signature, clicking on
the "I Accent" hav displayed on the	50000	j.	····· , ··· ··· ···	. ,
165529		Page 1 of 1		Order #165529 09/01/2014
		1		
		tend of the desumer	la arouidad ta ma a	nd agree to be bound by

Click on the "I Agree" check box.



You will then click on the "I Accept" box.

I Agree	Yes, I have reviewed and understand all of the documents provided to me and agree to be bound by all of the terms and conditions therein.
I Accept	By checking this box and clicking Submit (1) I understand that my electronic signature will be applied to all documents requiring my signature and (2) I declare that all information provided by me is complete and true to the best of my knowledge and belief.
	Previous Submit

Once you've done that, you'll have the option to submit your questionnaire. Hit "Submit"

You will be taken to a screen where you can get a copy of the questionnaire you just filled out. Once you've gotten a copy (if you want one), hit "Next".

PLAN | INVEST | PROTECT

A Copy of your (Completed Evidence of Insurability Application(s) is now Available!
Please choose from hen click on the "Ne	the options below to retain a copy of your completed Evidence of Insurability application(s) for your records, xt" button to continue to the confirmation page:
Print S	ave Mail a copy .
Please click the	Next button to review the status of your submitted EOI Application(s).
Please click the Please Note: You wi ecords.	Next button to review the status of your submitted EOI Application(s). I be notified via postal mail of the final decision. Please save that notice with your submitted EOI for your
Please click the Please Note: You wi ecords.	Next button to review the status of your submitted EOI Application(s). I be notified via postal mail of the final decision. Please save that notice with your submitted EOI for your Next
Please click the Please Note: You wi ecords.	Next button to review the status of your submitted EOI Application(s). I be notified via postal mail of the final decision. Please save that notice with your submitted EOI for your Next

The last screen will let you know if you are approved, or if more information is needed. Once you have reviewed this screen, hit "Finish".

My Evidence of Insurability

	Proposed Insured	Underwritten Amount	Decision
Employee Supplemental Life		\$71,000	Approved
		A Final Action Notice detailing this dec address you provided.	sion will be mailed to the
Reference Number: 365827	7		
ALL LIFE INSURANCE COV coverage we may approve an your life insurance coverage i of premiums) will be adjusted employer's benefit plan limits	ERAGE IS SUBJECT TO YOU d the amount of coverage you is limited by your employer's be at the time of claim payment. I	IR EMPLOYER'S BENEFIT PLAN LIMITS employer determines you are eligible for mefit plan, the death benefit under your po Please contact your employer for specific o	The amount of may not be the same. If licy (including any refund letails regarding your
PLEASE NOTE THAT APPR	OVED LIFE INSURANCE COV d by your employer's benefit p	ERAGE IS NOT EFFECTIVE IMMEDIATI	ELY. The effective date will have no liability for ployer for specific details
of your coverage is determine any claim on account of death regarding your coverage effect	ctive date.	date of coverage. Prease contact your en	proyer for specific details

You will then be notified your logout is complete. Hit the "Finish Questionnaire" button in the top right corner.

	Finish Questionnaire
AN INVEST PROTECT	VO
v Evidence of Insurability	
Logout Complete You may close this browser tab or window now	Contact Contact us at (800) 74 questions or require as
	To get started, choos button in the status of Note: You will be retur submission.
	General Note: For your protect terminated automatica

A pop up window will ask if you want to return to BenefitBridge. Select this option.

	Finish Q	estior
	What would you like to do?	
T I PR	You must complete the questionnaire in order to be approved for coverage greater	
ce o	than the guaranteed issue.	
	Return to BenefitBridge Update Voya	
mplete		Contact
this browse	er tab or window now	questo

You will then be returned to the Voluntary Life Insurance page, with all of the information updated.

NOTE: If you are insuring a Spouse/Domestic Partner for more than the guaranteed amount, they will have to fill out their own Evidence of Insurability (EOI) questionnaire. Once you have submitted your request for coverage, a separate email will be sent to you containing the link to the Spouse EOI. You will need to register as a new user.

The screen will now reflect the requested amount. Please note that the cost per pay period shown only reflects the guaranteed coverage, not the full requested amount.

Enrolled Plan		\$9.	80
VOVA		(24 deduction	is per year)
oya-Voluntary Term Life		Change	
iuaranteed Coverage lequested Coverage:	: \$350,000 \$421,000		
NAME	RELATION	BENEFICIARY	%
BRYAN KROFCHOK	SPOUSE	Primary	100 %
Add/Change Beneficia	ries and Distribution		+
		\$0. (24 deduction	00 Is per year)
'OYA-Optional Life Optional L Option 1A (With 18K)	ife	Select	
		Cancel	Continu
		Cancer	Continu

Hit continue.

The next screen is your basic life insurance that is provided to you by the County. Just select continue down at the bottom, as you cannot make changes to this.

Open Enrollment

EMPLOYEE	~
DEPENDENTS	~
VOLUNTARY TERM LIFE	~
* GROUP TERM LIFE	~
CRITICAL ILLNESS	
SUMMARY	

* Required Enrollment

Selection Completed

Plans Selected (2 of 3)

Sub Total:

\$9.80 / PAY PERIOD

2021-BG80-TIRB

Last Year You Chose		
PLAN		COST PER PAY PERIOD
Compare		
Differential Prudential		\$0.00
Basic Life-\$18K		(24 deductions per year)
COVERED	RELATION	COVERAGE
BRIAN SANDERS	EMPLOYEE	\$18,000
 Basic Group Life is paid for selection, then select Conti Hide 	by the County. If plan is inue.	not selected below, make your
PLAN		COST PER PAY PERIOD
Enrolled Plan Compare		\$0.00 (24 deductions per year)
		Clear Change

VOYA-Basic Life \$18K

Coverage: \$18,000			
NAME	RELATION	BENEFICIARY	%
BRYAN KROFCHOK	SPOUSE	Primary	100 %
Add/Change Beneficiarie	es and Distribution		+



You will then be taken to Critical Illness, and you can make any changes you want your election changes.



COUNTY OF SACRAMENTO ADMIN TASKS ALL PLANS

ADMIN TASKS | ALL PLANS | MESSAGE CENTER | MY BENEFITS | MY PROFILE | MORE ~

Open Enrollment

۱	EMPLOYEE	~
	DEPENDENTS	~
	VOLUNTARY TERM LIFE	~
	* GROUP TERM LIFE	~
	CRITICAL ILLNESS	
	SUMMARY	

* Required Enrollment
Selection Completed

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Plans Selected (2 of 3)

Sub Total:

\$9.80 / PAY PERIOD

2021-BG80-TIRB

This Year's Coverage Options

By electing coverage under the VOYA plan, you agree that you have major medical coverage for you and any dependents you are selecting coverage for. This Critical Illness coverage is not comprehensive health insurance coverage ("major medical coverage").

To be eligible for the basic or supplemental life insurance coverage or critical illness coverage, your dependent children must be:

- Under age 26;
- Unmarried
- Not in a domestic partnership or civil union that is recognized as equivalent to marriage in the state with governing jurisdiction.

This voluntary plan provides tax-free lump sum payments upon the occurrence of certain illnesses and can provide critical financial assistance when dealing with medical related issues and absences. Some categories of coverage have also been improved and Active at Work and home/hospital confinement rules apply before coverage increases can go into effect.

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The process will be the same as with the Voluntary Life Insurance.

Once you are all done, hit continue.

You're almost finished. You will now see a summary page of the changes and the costs for your life insurance.

Hit Continue one more time, and then you will be at the final summary page. Please review again for accuracy, and then continue to the bottom of the page.



You will then be taken to the final summary page. If the selections reflect the coverage you want, type in your name, check the "Your Approval: I AGREE" box, and then click "Submit".



Important Reminder: Your enrollment request is not complete until you get to the Summary tab at the end of your enrollment, check the "Your Approval: I agree" box and click the "SUBMIT" button to complete your Open Enrollment request. All Changes are irrevocable will take effect the 1st of April, 2021. Note: You will receive a below pop-up screen if you wish to download your submission to your beneficiary or CI/ Life changes you submitted. If you select download a copy of your submission of your changes, it will be stored in the Message Center and you now have record of your submission and can review to ensure you made all your changes for open enrollment to be effective 4/1/2021:

Download Open Enrollment Information
 Congratulations, your Open Enrollment elections have been successfully submitted
 Please select "Download" if you would like a copy
 A copy is stored in your Message Center

You can always log on later and select Message Center to review a record stored to your changes.





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MESSAGES

