



Adding or Update Beneficiary Information


You must register before you can enroll. Please do so before following these instructions.


Login: <https://www.employeenavigator.com/benefits/Account/Login>


Shortcuts


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On the left side under **Benefit Forms**, click to edit the **Primary and Contingent Beneficiaries**. If you are enrolled in **Voluntary coverage**, be sure to complete that area as well.

Benefits

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Benefit Forms

- Life Beneficiary**
- Voluntary Life Beneficiary

Beneficiaries Form

[Claims Summary Report](#)

For: Company Paid Life and AD&D (2018)

A beneficiary is the recipient of financial benefit from an insurance policy after the insured dies. Beneficiaries are categorized as primary and contingent. If a primary beneficiary cannot receive the benefit after an insured dies because the primary beneficiary is deceased or refuses the inheritance, the rights are passed to the contingent beneficiary. The death benefit payout can be divided between multiple persons or entities so long as the total sum of shares is equal to 100% for each primary and contingent beneficiary sets.

If the insured is married, the spouse is the primary beneficiary. If a married individual designates a non-spouse beneficiary, the requirements of the state will be reviewed prior to claim payment.

Primary Beneficiaries

[+ add a beneficiary](#)

Name	DOB	Gender	Relationship	Allocation %
Edit				remove

[Edit Percentages](#)

Contingent Beneficiaries

[+ add a beneficiary](#)

Name	DOB	Gender	Relationship	Allocation %
Edit				remove
Edit				remove
Edit				remove

[Edit Percentages](#)