KEAN | workday

My Guide

Change Benefits for Open Enrollment – Lincoln Financial Group
Voluntary Life and/or AD&D Insurance, Vision and Legal Plans Only



This guide will assist you in making your benefit elections in Workday during open enrollment exclusively for the following benefits:

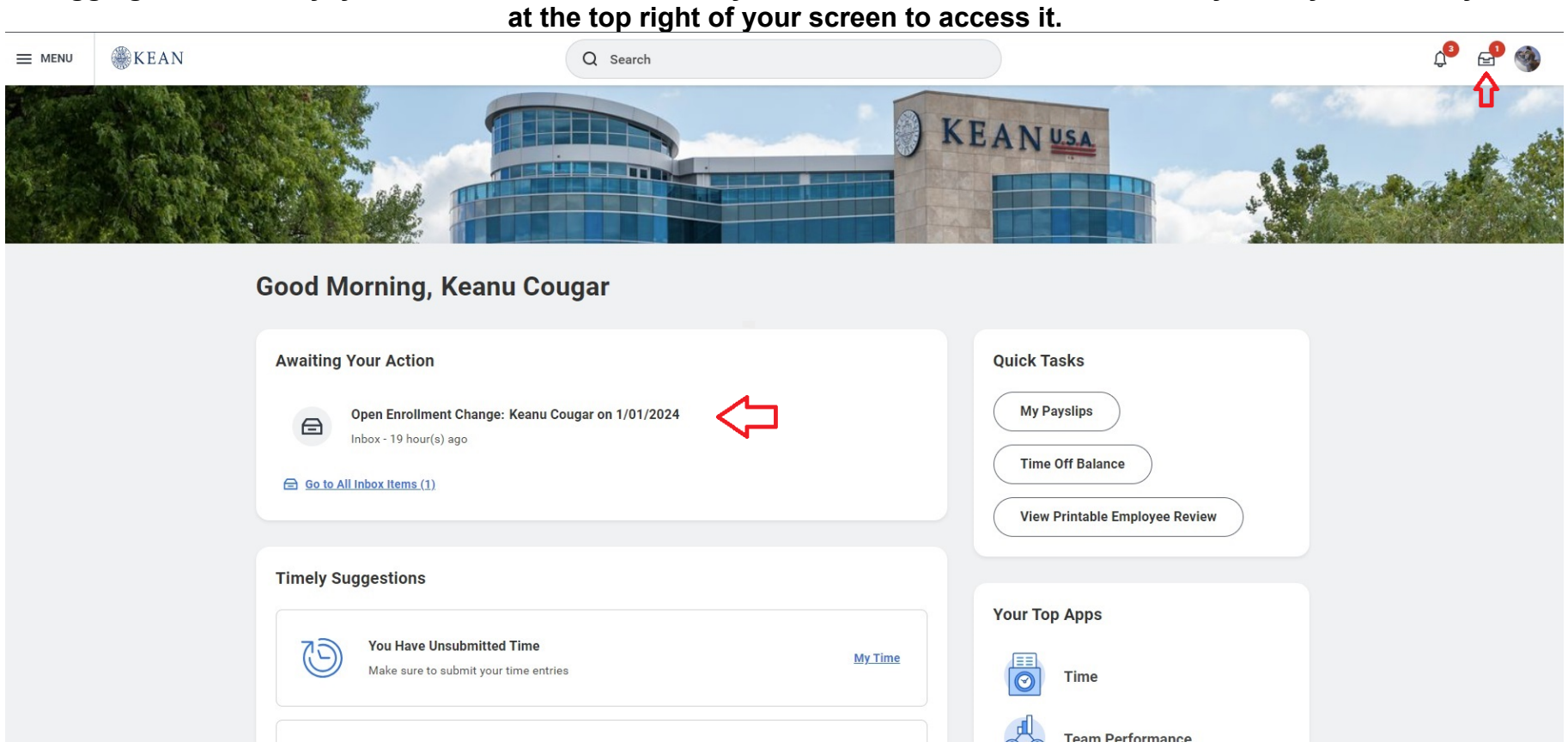
Vision Plan, Legal Plan, and all Lincoln Financial Plans (Employee Voluntary Life, Employee AD&D, Spouse Life, Spouse AD&D, Child Life).

Open Enrollment for the State Health Benefits Program (SHBP) including your medical, prescription drug and dental benefits will continue to be administered through mynjbenefitshub /benefitsolver.

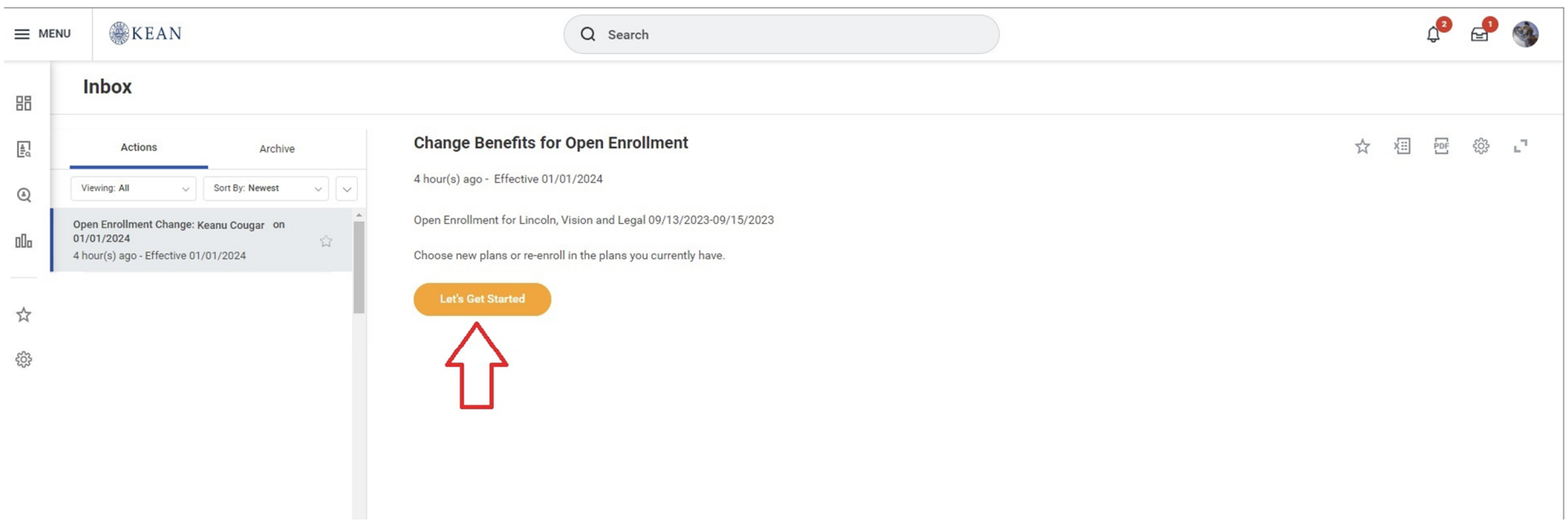
- **To make changes:** If you would like to change these plans, modify coverage, and add or delete dependents for these plans during this Open Enrollment period, follow this guide for detailed steps.
- **To maintain your current elections:** If you do not want to make any changes to your coverage for these plans, you may disregard the inbox item. No action is required.

Please go to the last page in this guide for additional information regarding updating/designating a Beneficiary, and how to view your Current Beneficiary.

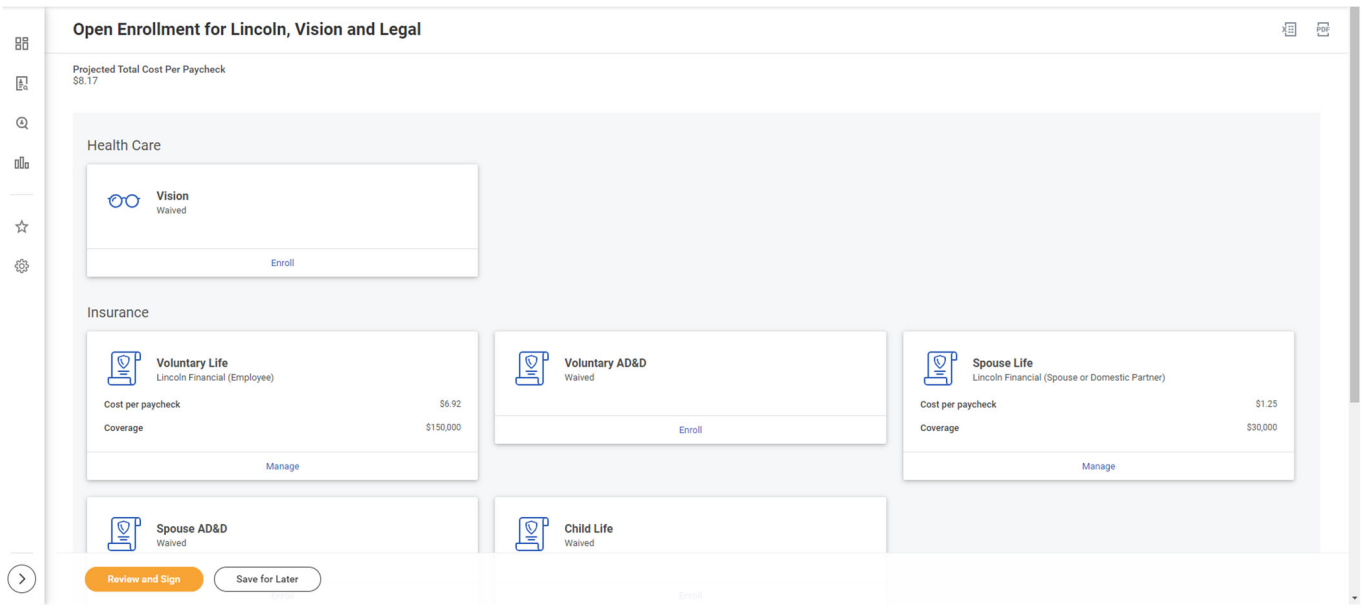
Upon logging into Workday, you will see the task below in your inbox. Please click the task, or you may also click your inbox at the top right of your screen to access it.



Click "Let's Get Started".

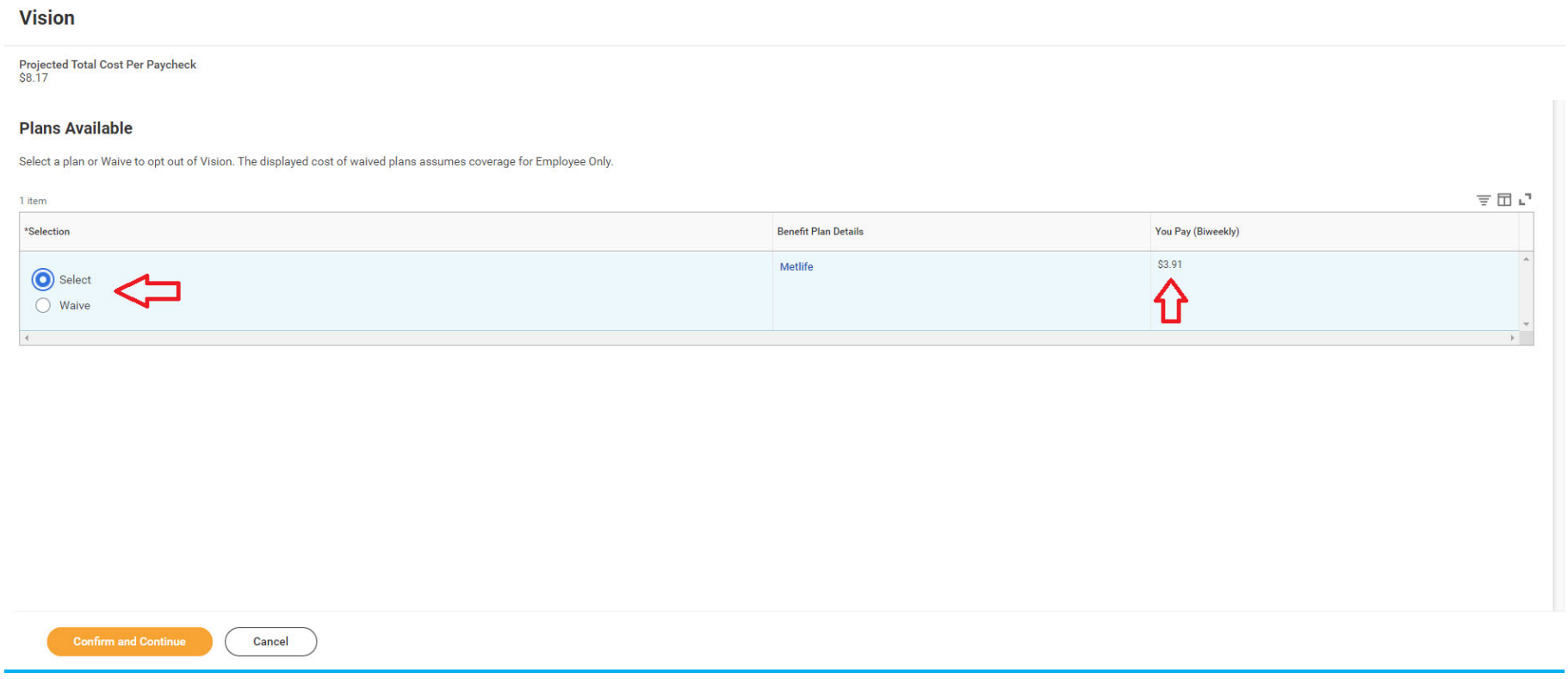


You will be brought to the Open Enrollment page for Lincoln, Vision, and Legal. You can select Enroll to enroll in a Benefit, or you can select Manage to waive, or make changes to your coverage/beneficiaries.



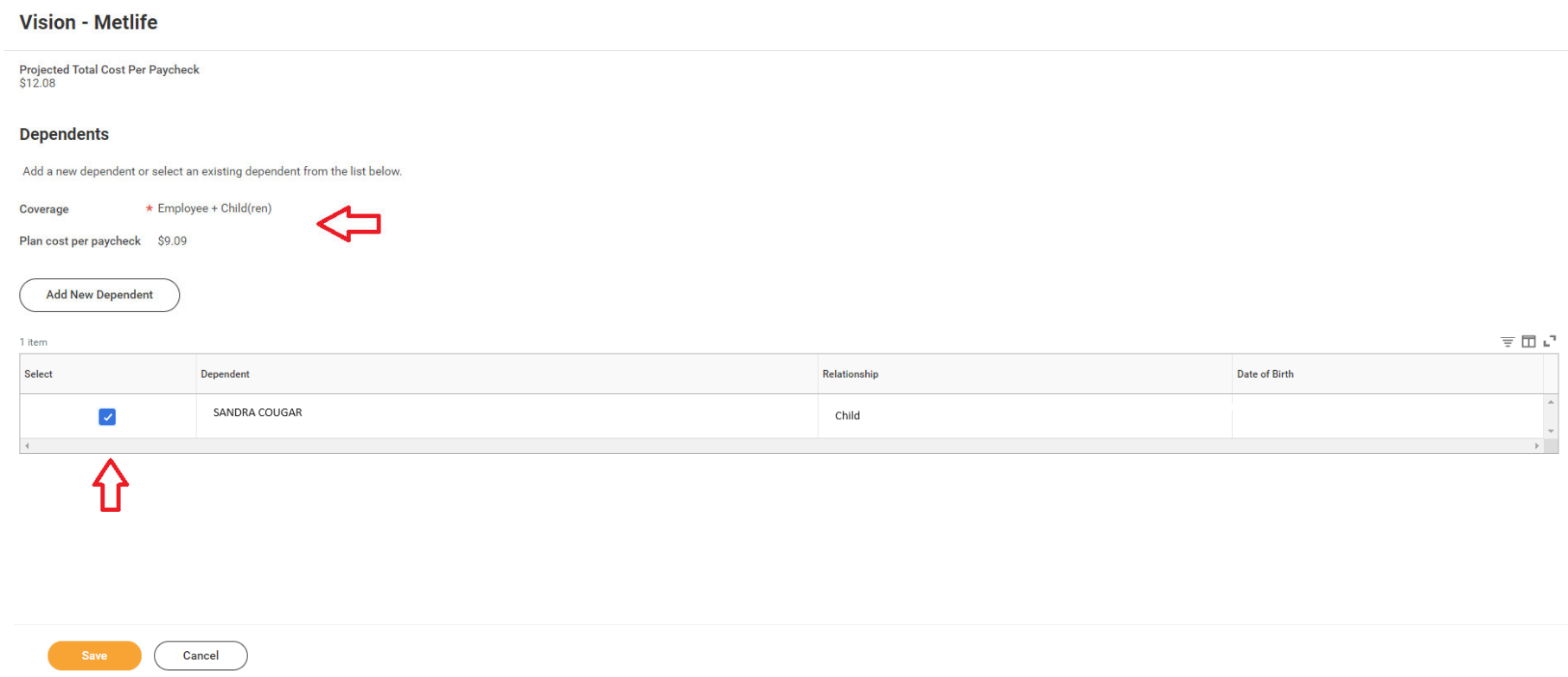
METLIFE VISION PLAN

For the Vision Plan, selecting Enroll will bring you to the following page where you will choose to enroll in a plan. You will be able to see the cost of the Benefit per Pay Period. Please click the bubble next to "Select" and click Confirm and Continue.

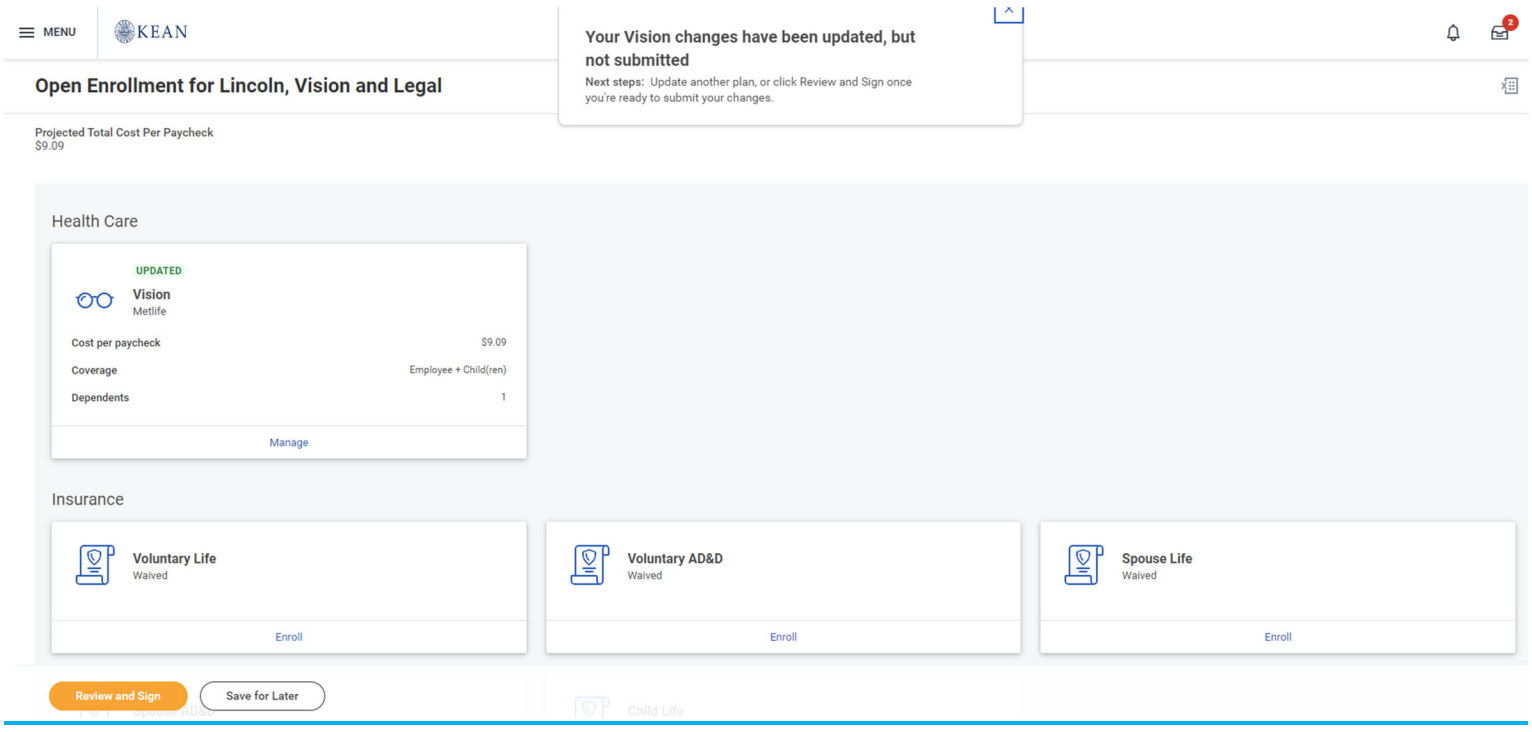


On the next screen you will select a dependent to be covered, if you already have a dependent on your Benefits, their name will be listed.

The coverage amount will update upon selection of your Dependent. Click save when completed.



You will return to the open enrollment page. Here you can enroll/update another plan or click Review and Sign if you are ready to submit your changes.



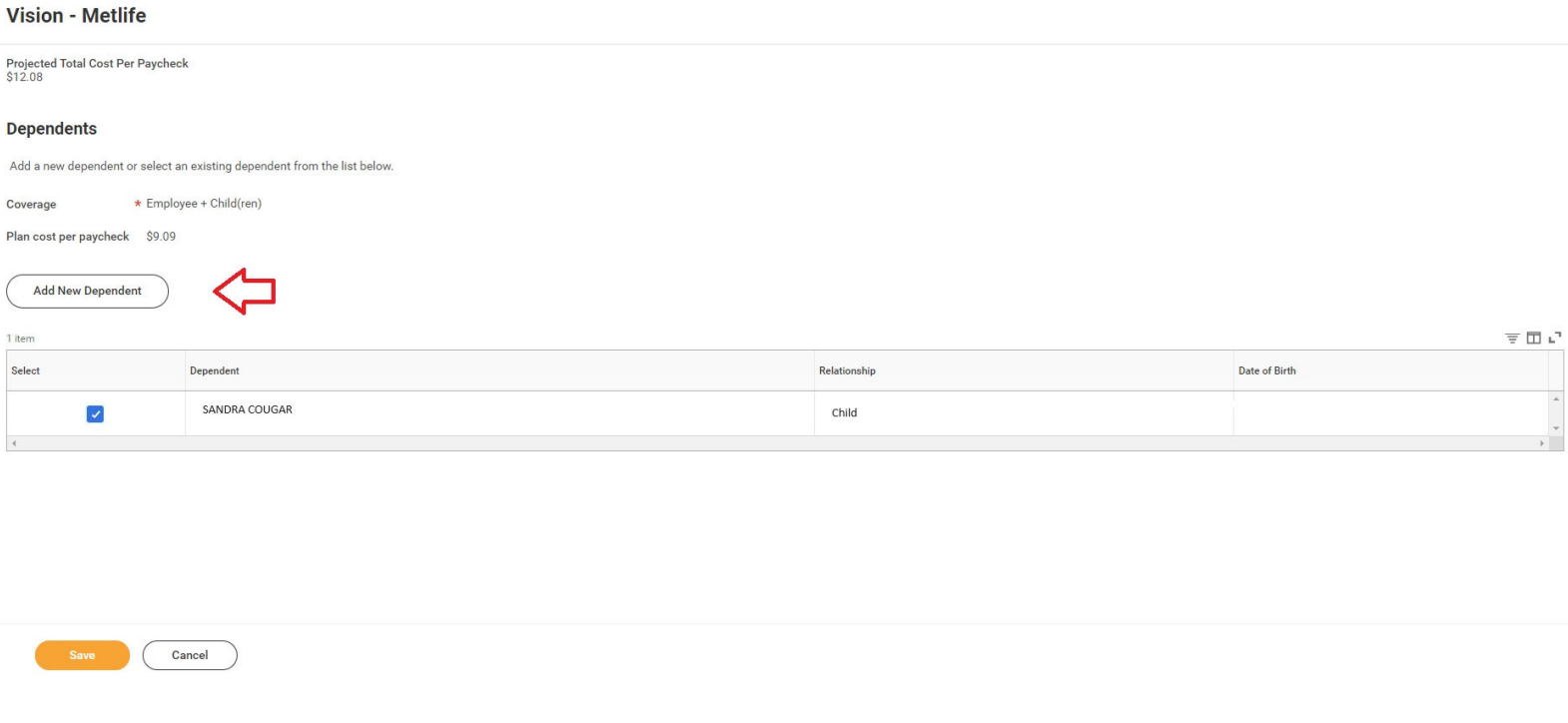
Important Note:

Please review your election prior to submitting. Once your elections are submitted to Human Resources, you will not have another opportunity to make changes to your election in Workday.

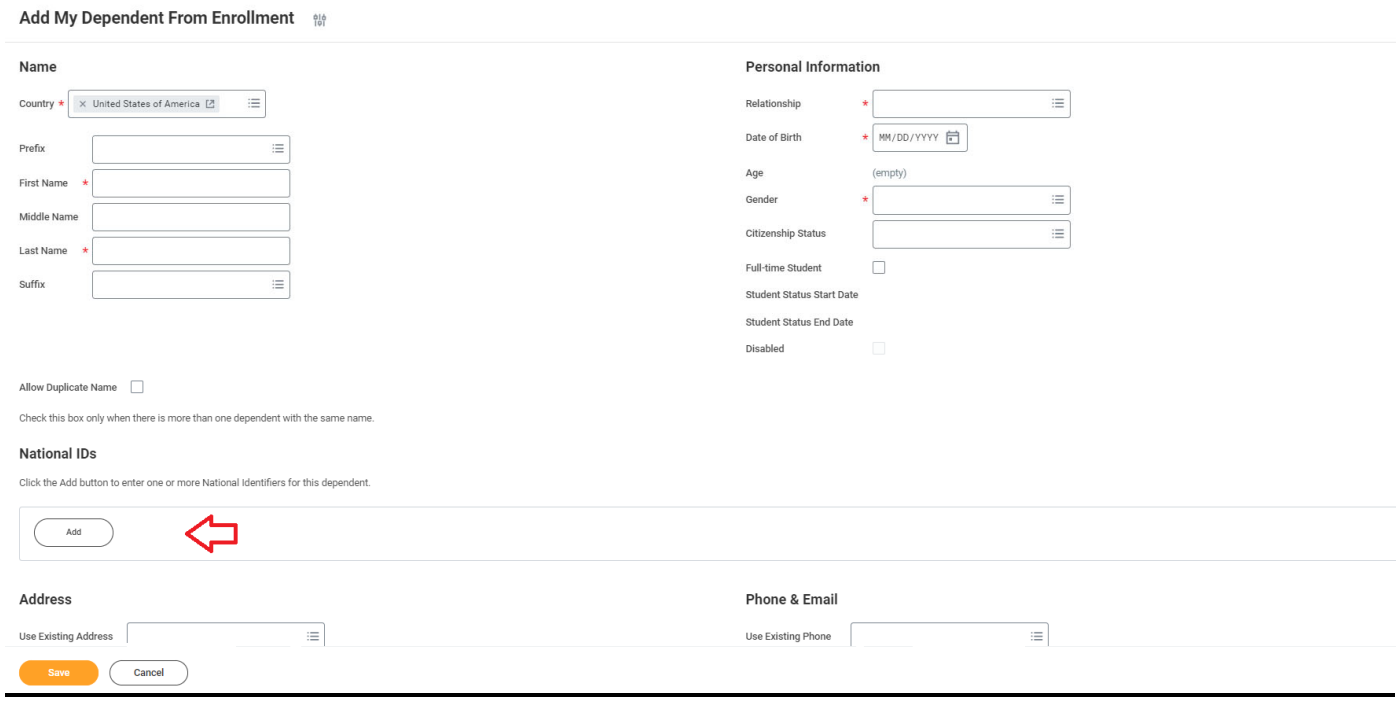
MetLife Vision Plan – Adding a Dependent that is not listed in Workday

If you would like to add a Dependent, please follow the steps below:

Click “Add a New Dependent”

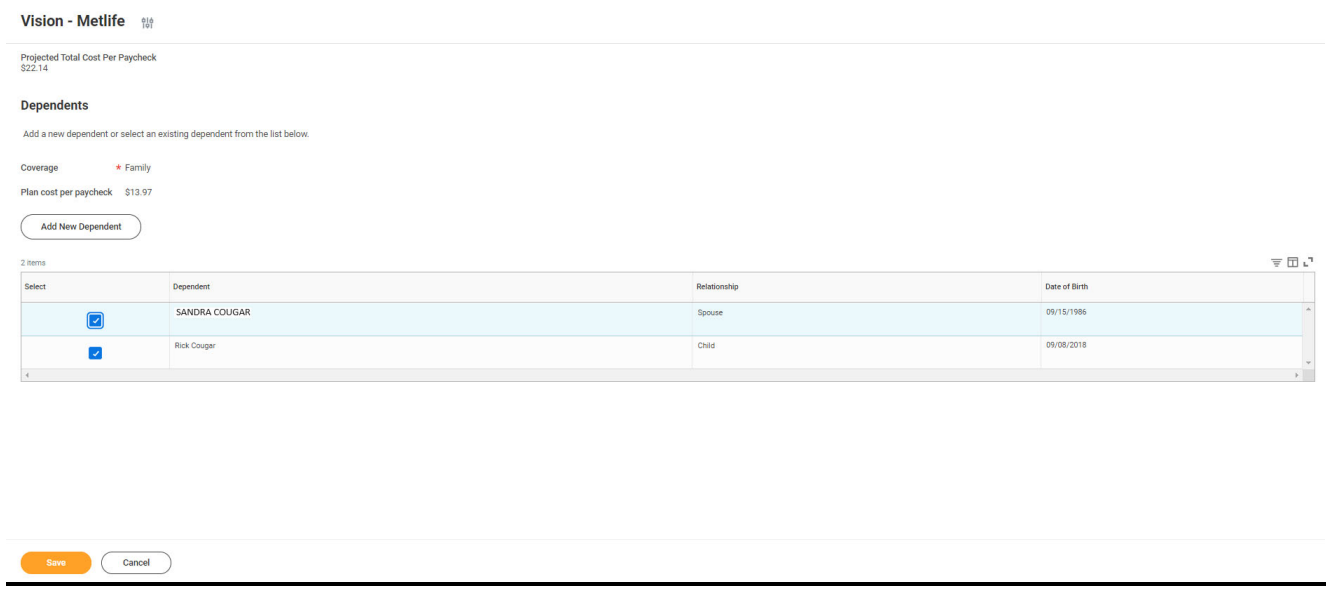


Enter your Dependent’s information at the top. Click the “Add” button under National ID to add their Social Security Number. You may use your existing address and phone number at the bottom of the page.



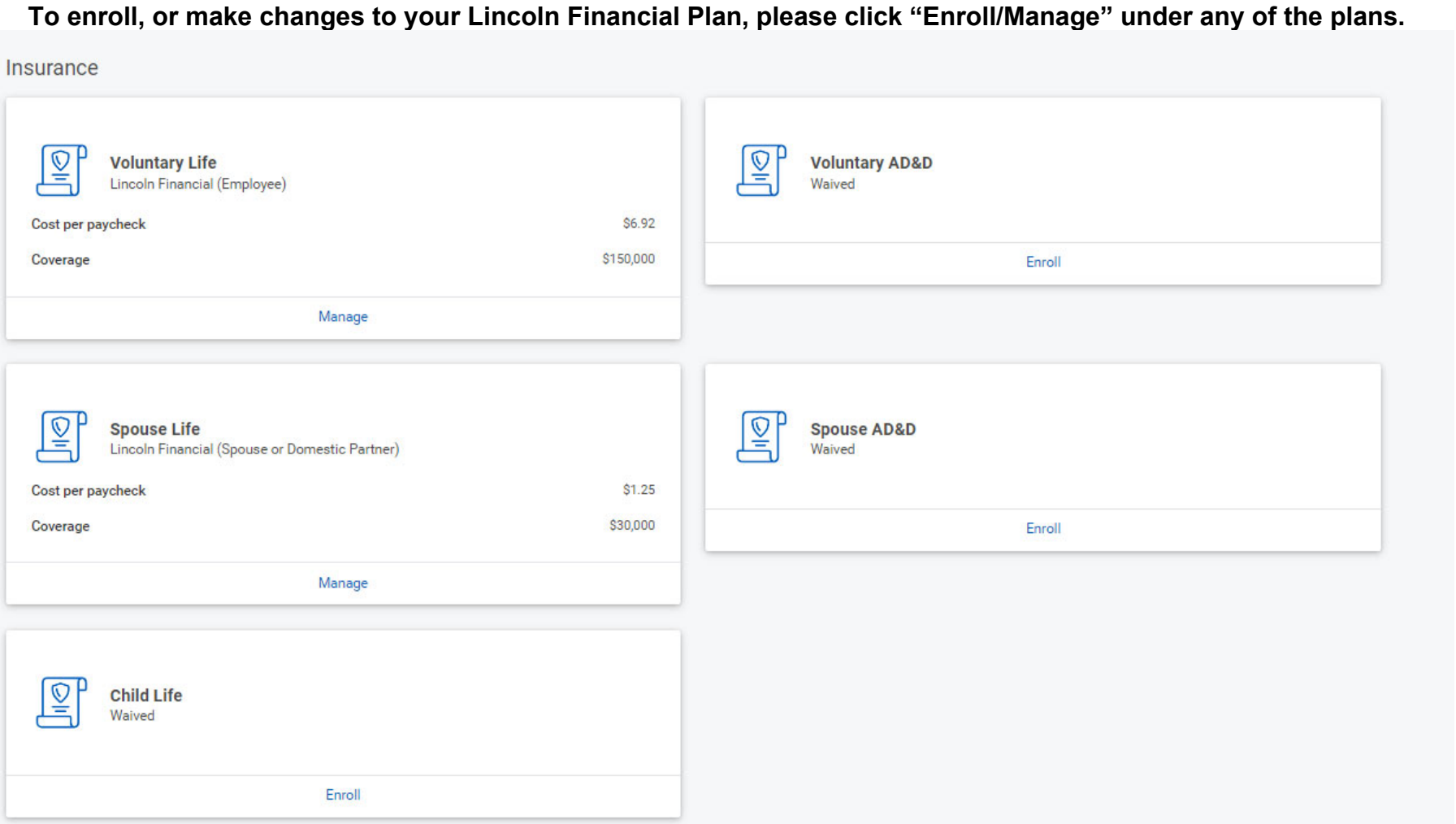
Click “Save” when you are Done.

Your newly added Dependent will now be listed with the updated Benefits cost.
Please remember to upload the dependent verification documents to Workday after you click “Review and Sign”.

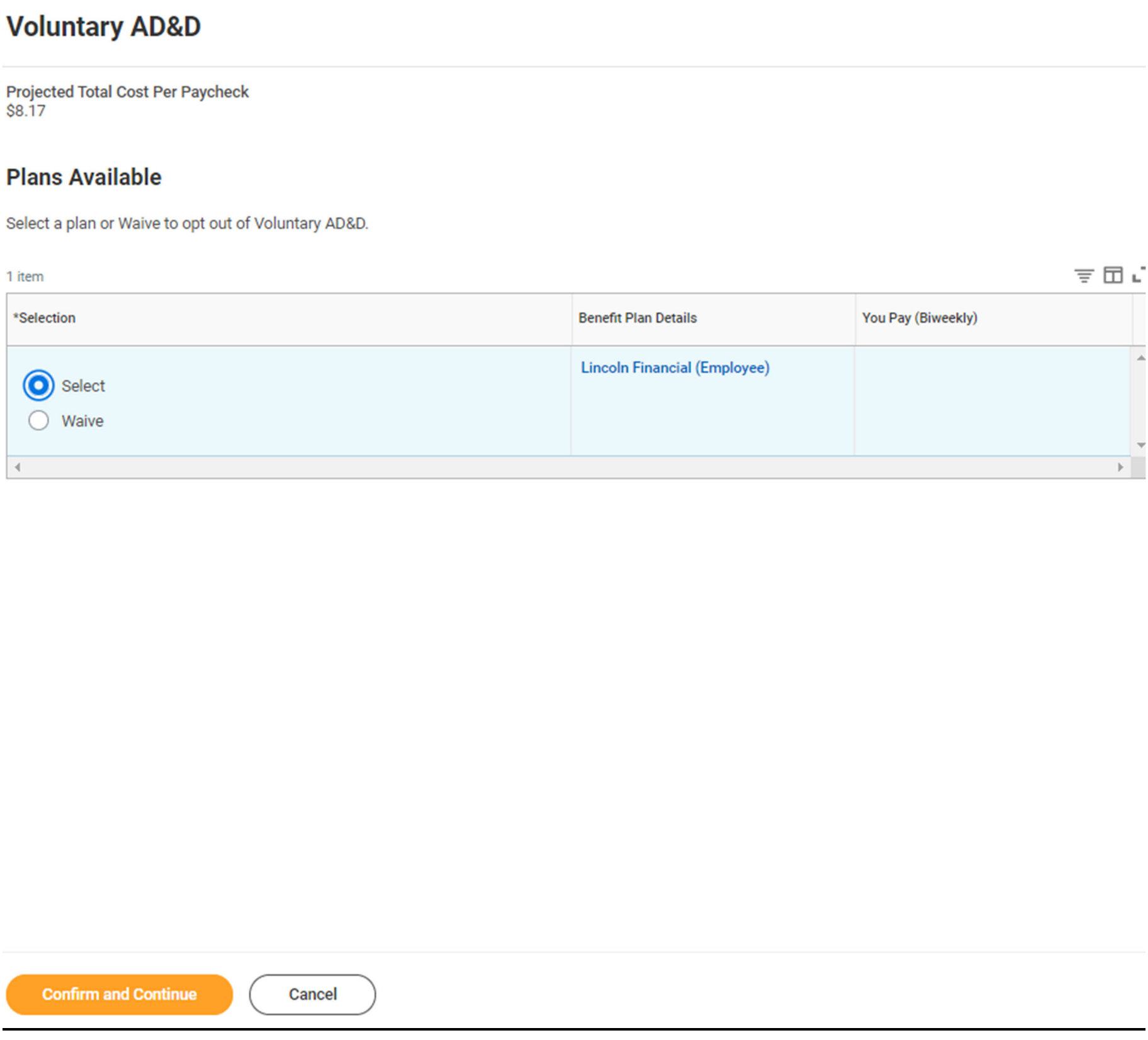


LINCOLN FINANCIAL PLANS

To enroll, or make changes to your Lincoln Financial Plan, please click “Enroll/Manage” under any of the plans.



To enroll, click “Enroll”, and at the next screen click the bubble that says “Select” and click “Confirm and Continue” at the bottom of the screen.

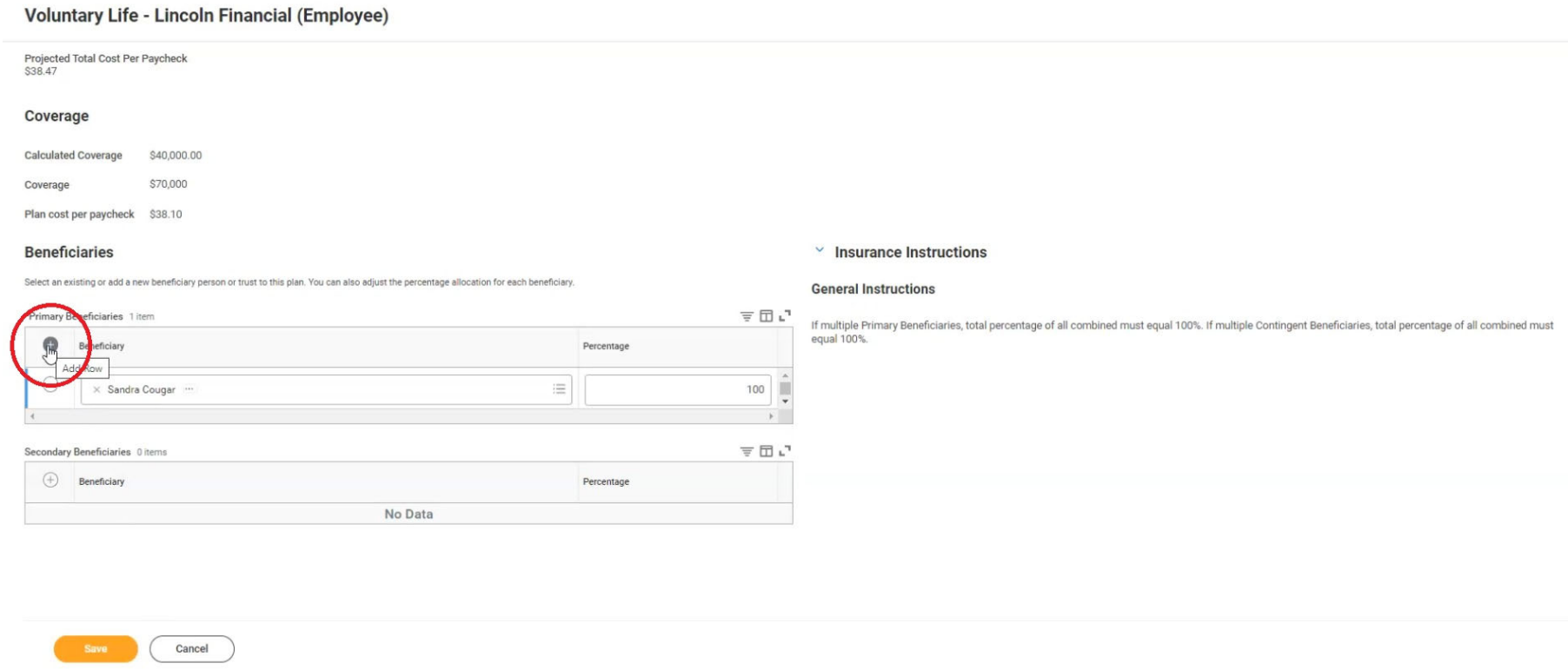


Lincoln Financial Plans – Adding a Beneficiary

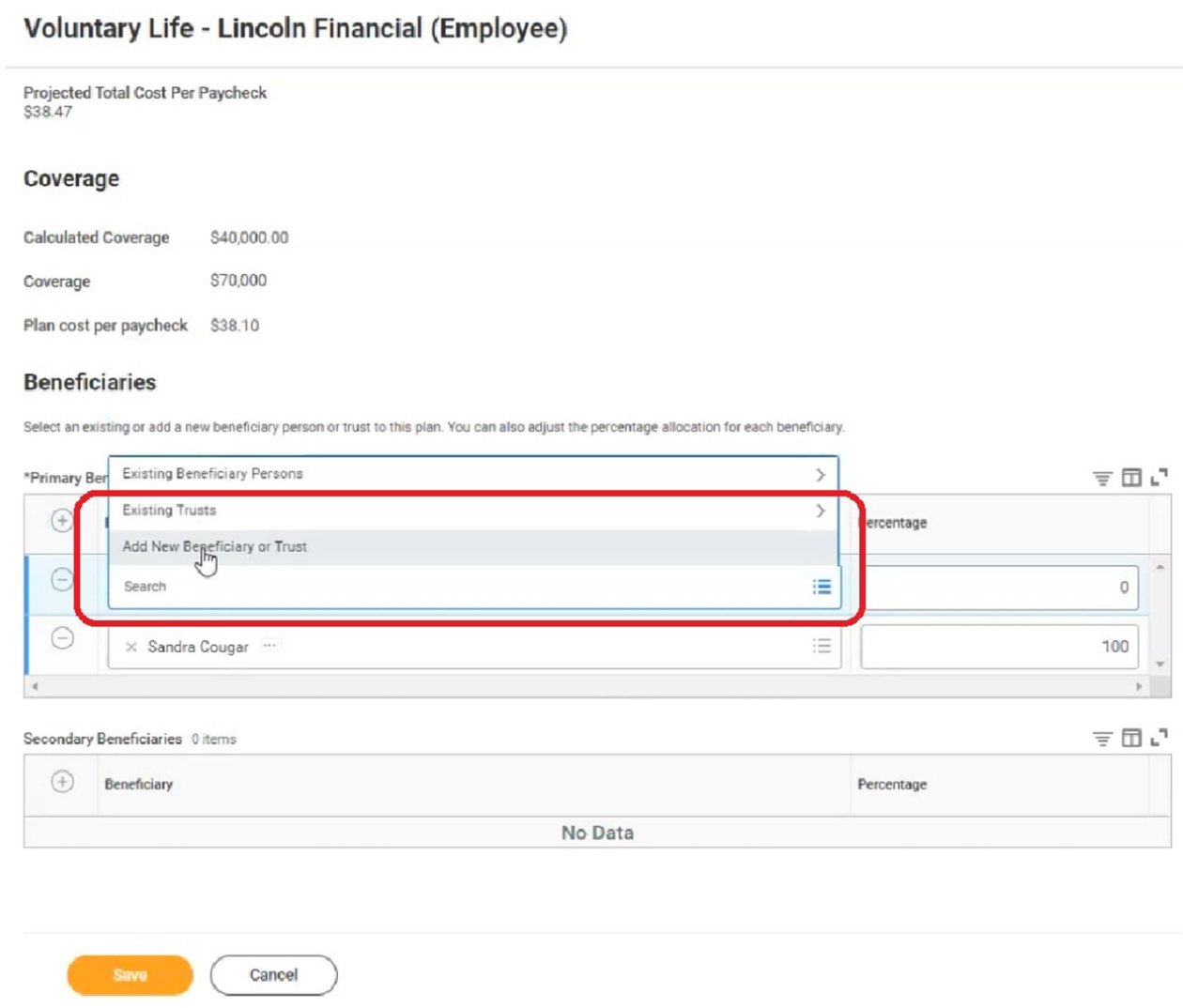
If you are selecting Employee Voluntary Life Insurance or Employee AD&D, you will be required to provide your beneficiaries.

If your Beneficiary is not listed, or if you would like to add an additional Beneficiary, please follow the steps below.

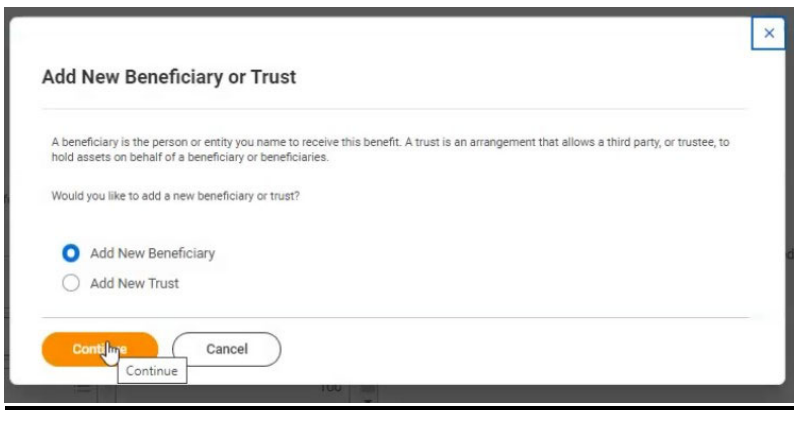
Click the "+" button to add a row to the "Beneficiary" section.



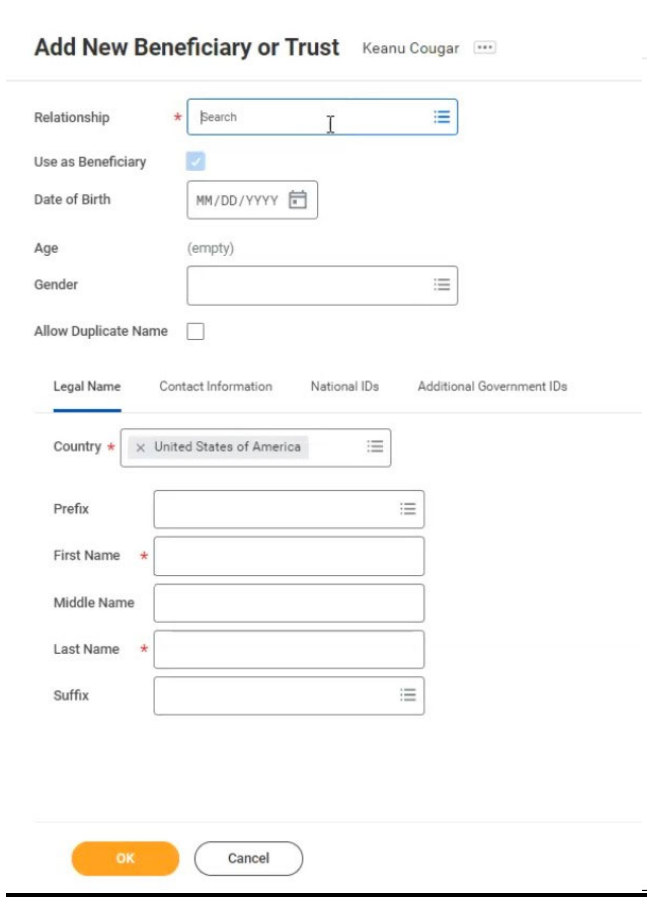
Click "Add New Beneficiary or Trust".

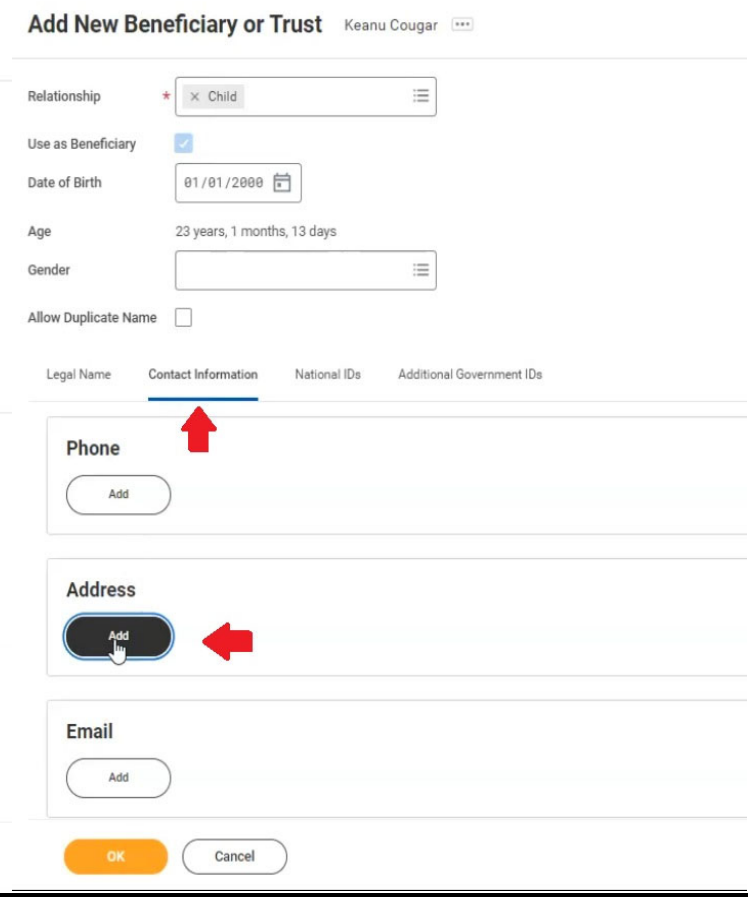


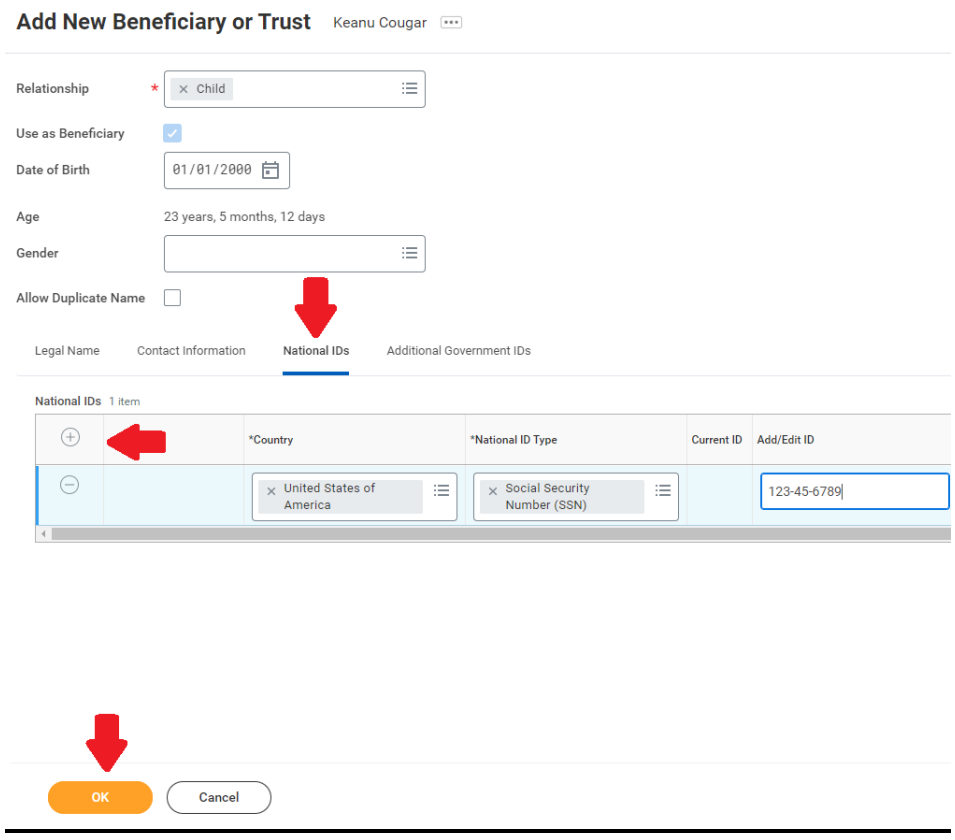
Please select the option that applies to you and click "Continue".



Enter the requested information on the following screen. You must click the "Contact Information" tab and enter an address for your Beneficiary/Trust, or you will get an error. You must also click the "National IDs" tab and enter a Social Security number. Click "Submit" once all the information is entered.

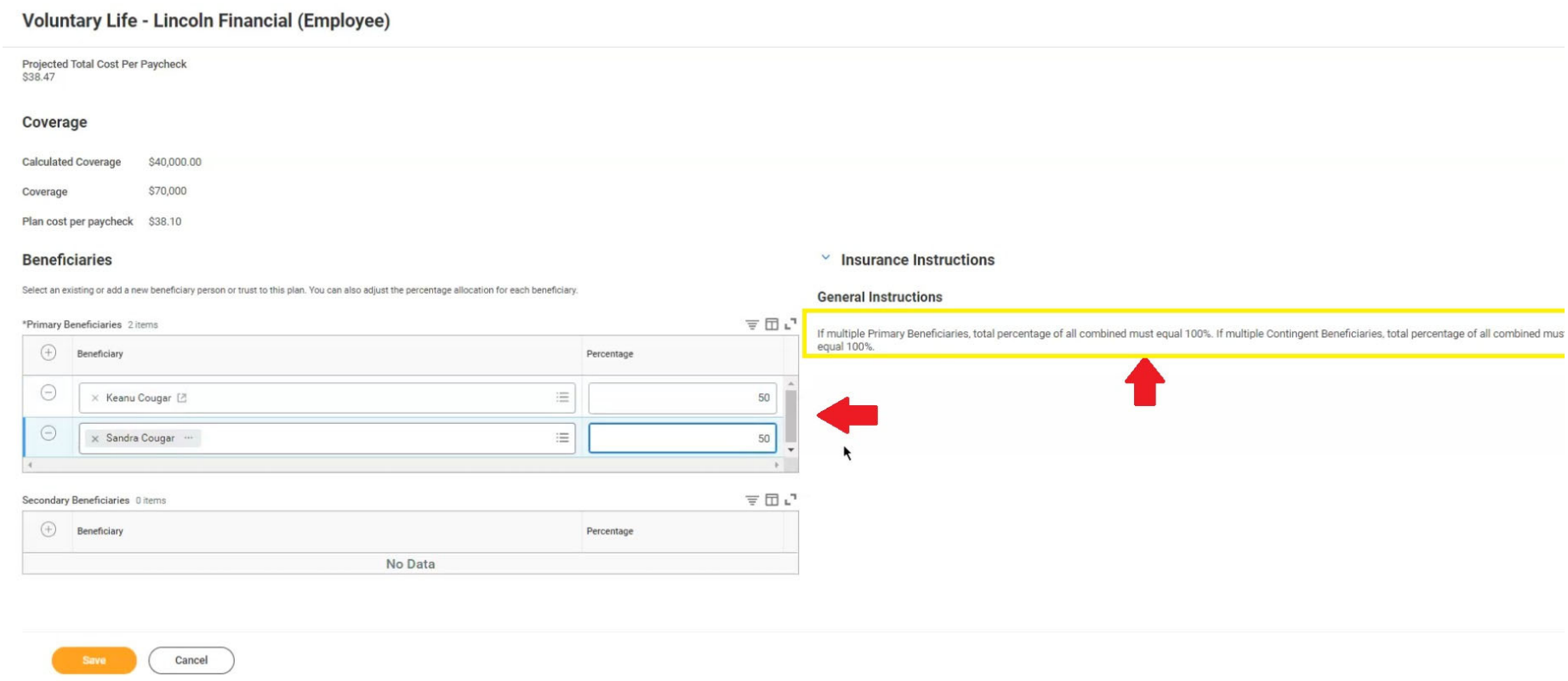






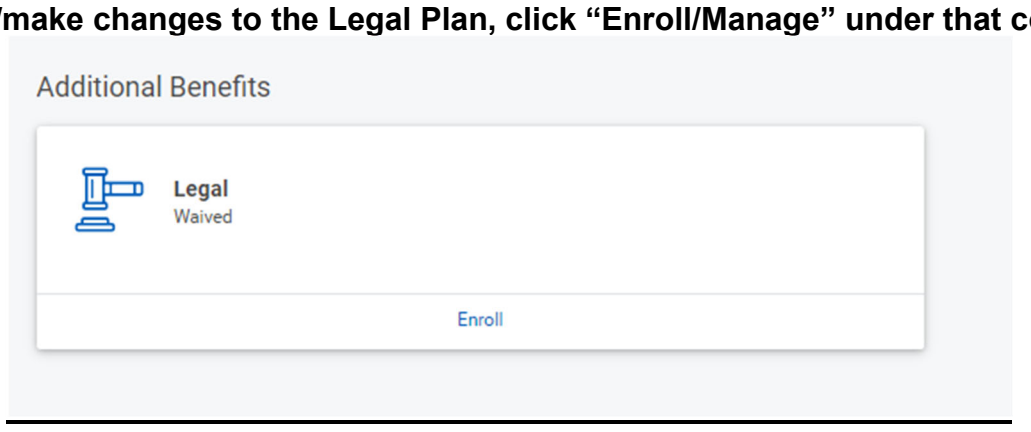
Click the plus sign to add a row. Then select United States of America as the Country and Social Security Number for National ID Type. Add the Social Security number in the box labeled Add/Edit ID

You will return to your Beneficiary screen, and your new Beneficiary is listed. You will need to edit the percentages for each Beneficiary. The total amount must equal 100%. Click Save at the bottom when you are done.

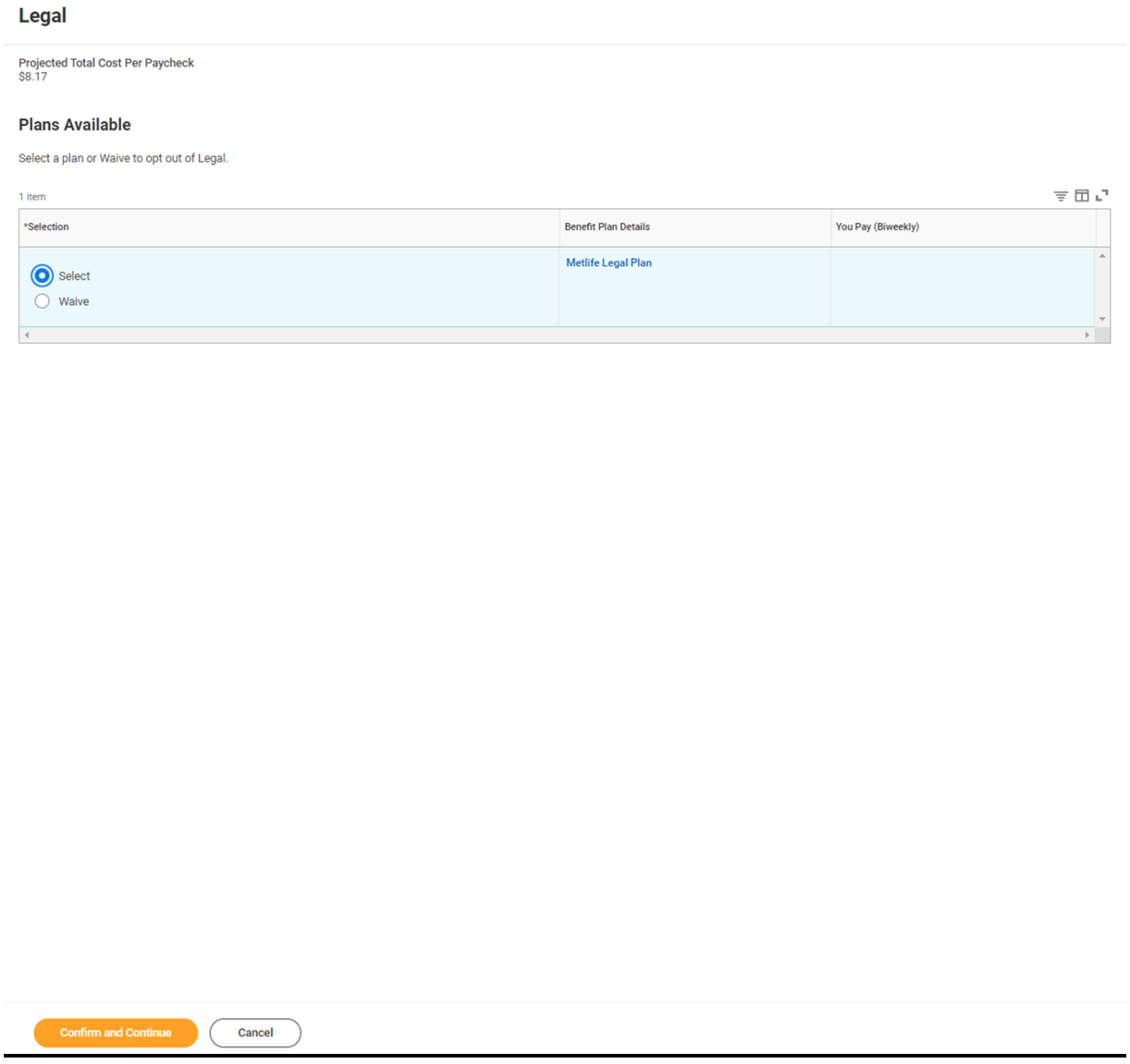


METLIFE LEGAL PLAN

To enroll/make changes to the Legal Plan, click “Enroll/Manage” under that coverage.



Click “Select”, or “Waive”, and click “Confirm and Continue” at the bottom of the page.



<u>If you are enrolling, click the “Coverage” box and select Legal Plan Enrollment. Click “Save” at the bottom of the page.</u>

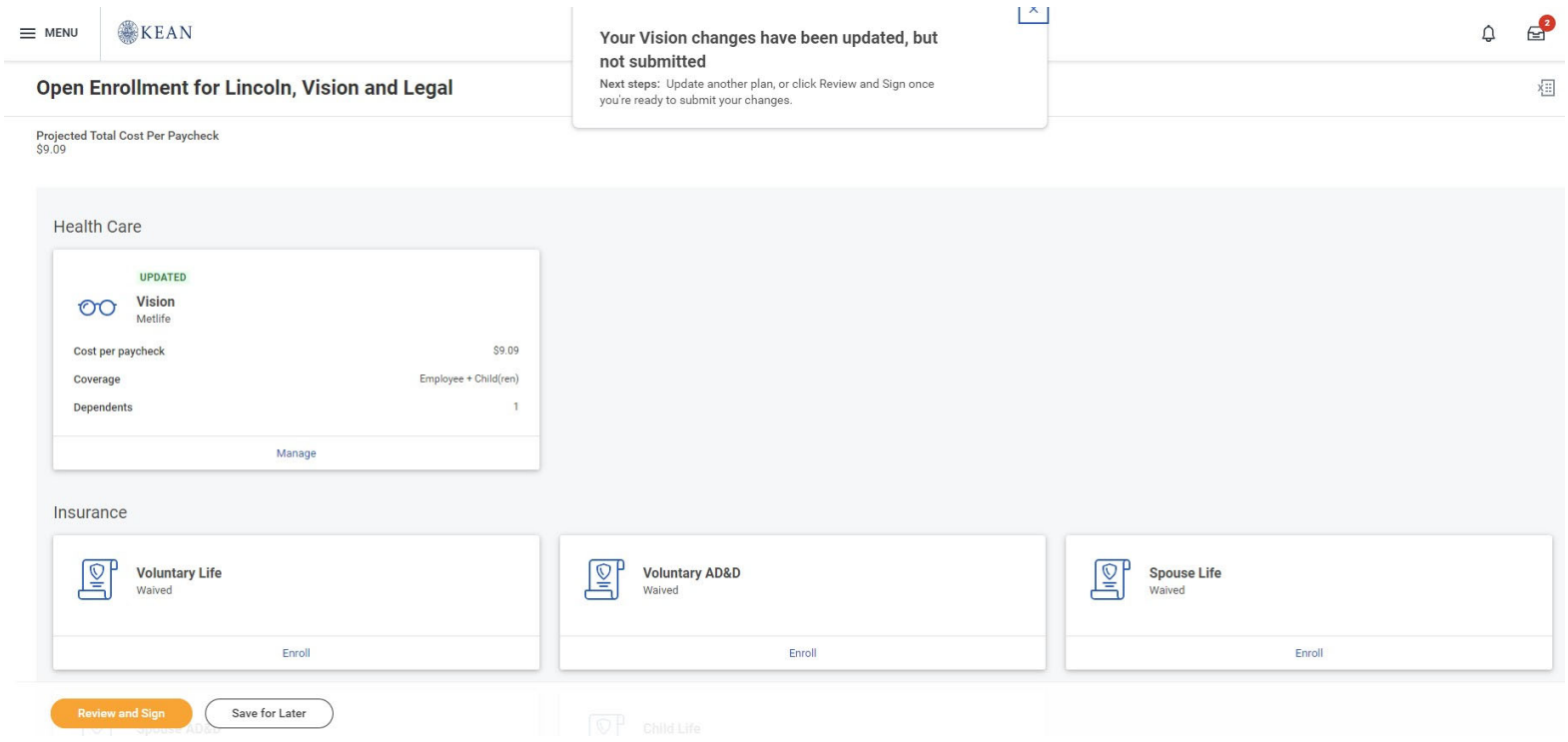


You will be brought back to the Open Enrollment Screen.

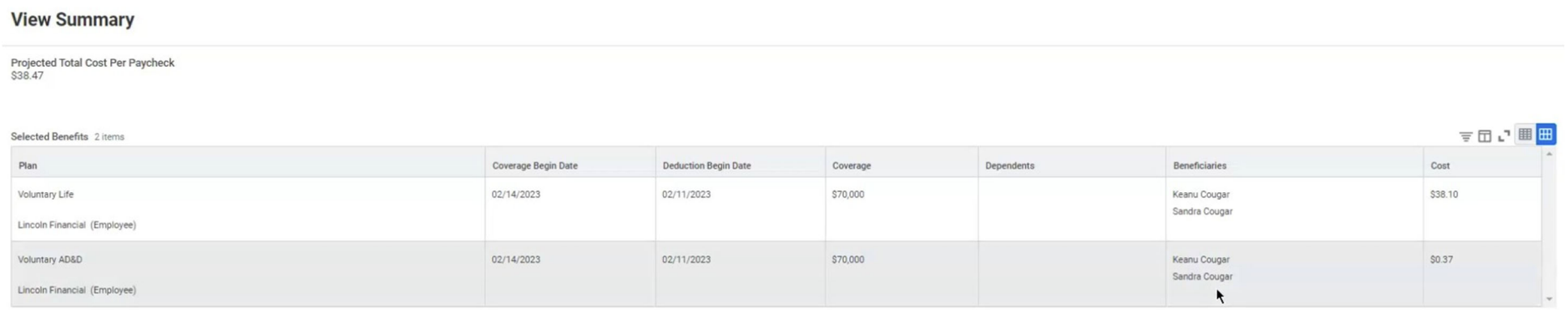
If you are done making changes, you may click “Review and Sign” at the bottom of the page.

Important Note:

Please review your election prior to submitting. Once your elections are submitted to Human Resources, you will not have another opportunity to make changes to your election in Workday.



Review and confirm the changes you made. When done, scroll down to the bottom of the page.



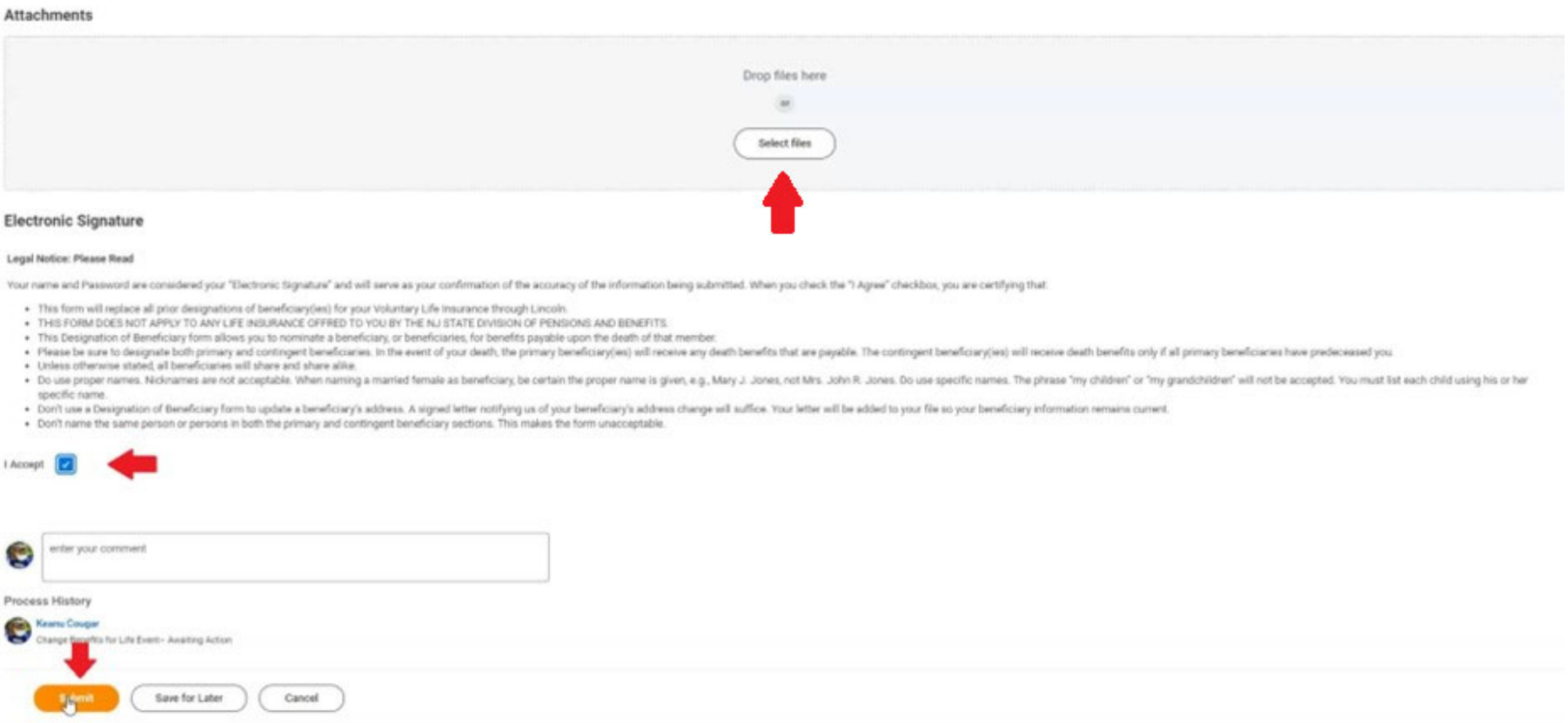
Dependent Verification Documentation Required

If you are adding a new dependent that does not appear in Workday (and is not already on your other State Health Benefits Plans), you will be required to provide dependent verification. You are required to submit the following documentation in Workday:

For a child
Copy of the child’s birth certificate showing the name of the employee is a parent.

For a spouse
A copy of the marriage certificate and a copy of the front page of the employee’s federal tax return (please redact wage information)

You can upload this information by clicking “Select Files” and attaching the documents on this screen.

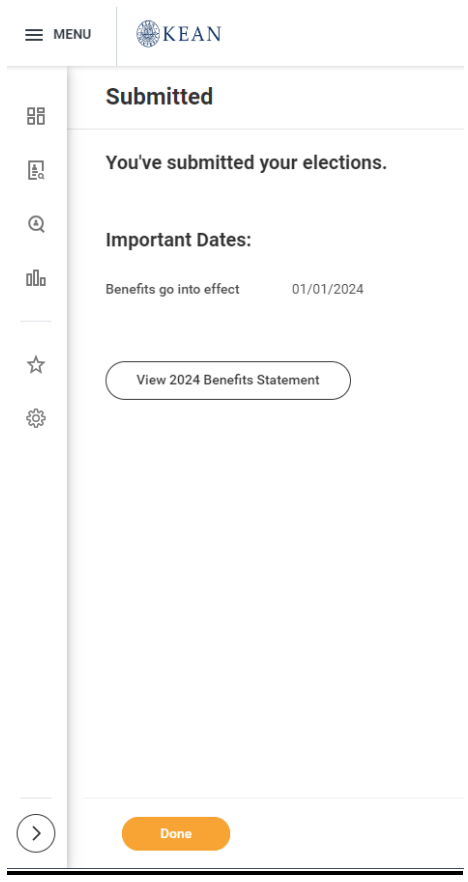


When you are done, click “I Accept”, and submit.

You will see the following page that confirms your information has been submitted to our Benefits Team.

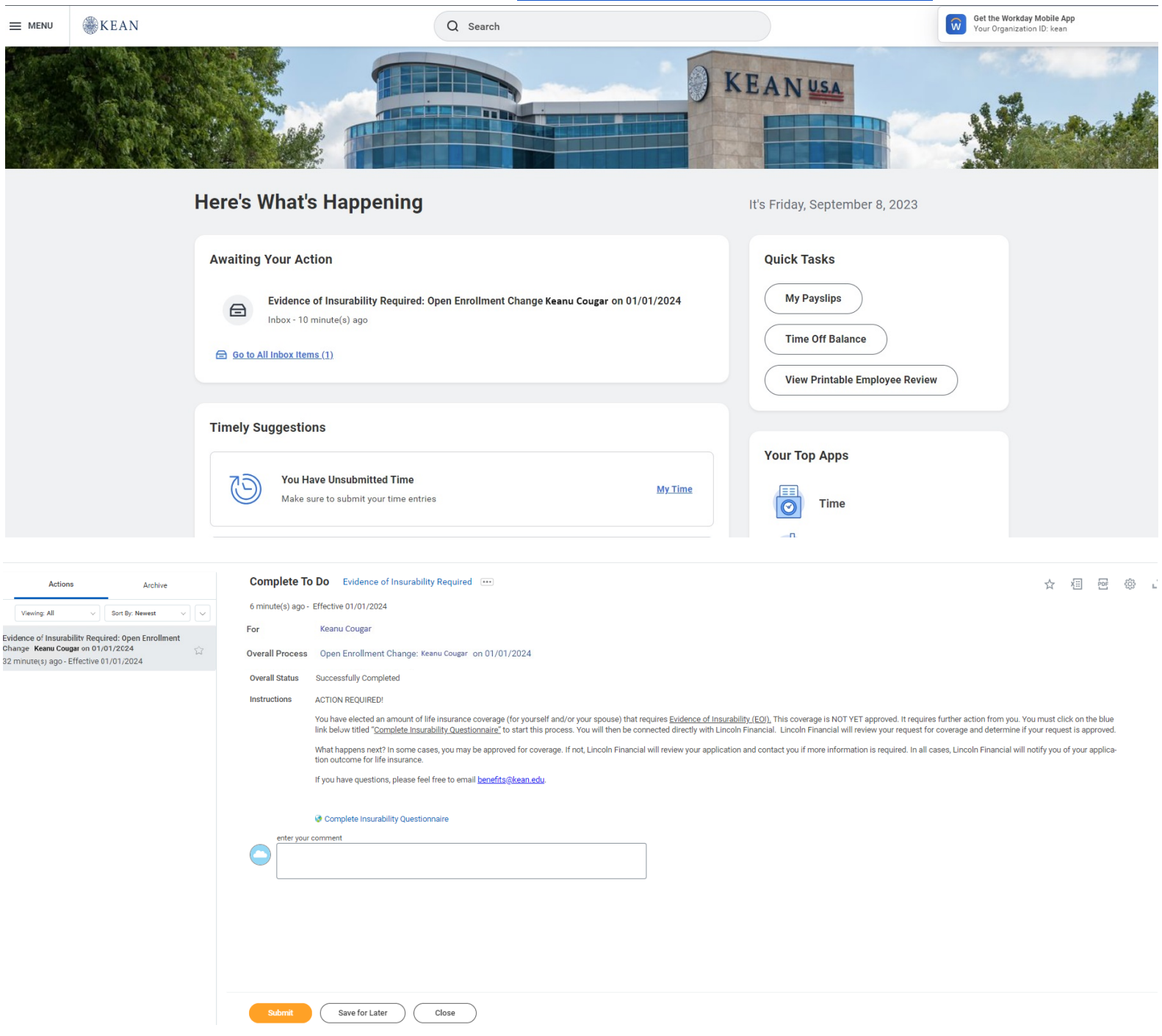
Click on the "View 2024 Benefits Statement" and PRINT this for your records.

As you will only see your elections reflected in Workday effective as of January 1, you are encouraged to print your 2024 Benefits Summary (that will appear after you submit your elections) as a personal reference.



EVIDENCE OF INSURABILITY

Employees that select Employee Voluntary Life Insurance or Spouse Life Insurance will be required to take additional steps to confirm Evidence of Insurability (EOI). If this is the case, you will receive a To Do action step in Workday with further instructions. For details, see EOI - Instructions for Online Submission.



Once you have submitted your Evidence of Insurability with Lincoln Financial, please return to the inbox item and click "Submit" at the bottom to clear it from your inbox. The task will remain in your inbox until this is done.

Please feel free to email Workday@kean.edu if you have any questions throughout the process. For Benefits related questions you may reach out to our Benefits Team via email at Benefits@kean.edu

Designation of Beneficiary – NJ Division of Pensions and Benefits

If you are a member of a NJ State administered Retirement Plan, you may update your life insurance beneficiary(ies) for life insurance offered to you through the NJ Division of Pensions and Benefits as indicated below:

- PERS/TPAF/PFRS Members may verify beneficiary information or change/update a beneficiary online using MBOS (MBOS registration required)
- ABP/DCRP Members may change/update beneficiary information using the following form:
    - ABP/DCRP Designation of Beneficiary

For further information regarding designating a beneficiary for life insurance offered through the NJ Division of Pensions and Benefits, visit: https://www.state.nj.us/treasury/pensions/documents/factsheets/fact68.pdf

To update your beneficiary designations for non-life insurance funds held by your financial institutions, such as any of the ABP providers, contact the financial institutions directly for the appropriate forms.

Designation of Beneficiary - Lincoln Financial Group

If you have enrolled in Voluntary Employee Life and/or AD&D Insurance through Lincoln Financial Group, you may update your designation of beneficiary(ies) in Workday.

General Information

Please be sure to include the full legal name, social security number, relationship to you, and current address of the beneficiary(ies). In the event of a claim, providing this information can help expedite the claim process by making it easier to locate and verify the beneficiary(ies) you have indicated.

Naming Minors as Beneficiary(ies)

While you may designate minors as beneficiaries, please note that claim payments may be delayed due to special issues raised by these designations. In the event of a claim, the insurance proceeds may be paid to a duly appointed guardian of the child's estate. You may wish to consult with an attorney when drafting your beneficiary designation as it relates to minor children.

Trust as Beneficiary

You may designate a trust as beneficiary, using the following format: *To [name of trustee], trustee of the [name of trust], under a trust agreement dated [date of trust]*. If you wish to designate a testamentary trust as beneficiary (i.e., one created by will), please contact your estate planning attorney for the proper procedure.

Life Status Changes

It is recommended that you review your beneficiary designations when various life status events occur, such as marriage, divorce, or birth of a child/grandchild.

Please note: The above guidelines are general and are not intended to be relied on as legal advice. Beneficiary designations recorded with a financial institution or custodian holding the asset are binding, even when contradicted by the language of a Will. *Unless your designation is a simple one, we recommend that you obtain the assistance of an attorney in drafting your beneficiary designation. Qualified legal counsel can help assure that your beneficiary designation clearly and correctly reflects your intentions for distribution of your benefits. B*eneficiary designations should be completed as part of an overall financial and estate plan. It's best to involve your legal and financial advisers to determine what is best for your individual situation.

How do I View my Beneficiaries?

If you would like to view your beneficiaries in the system, please navigate to your profile and click the "Action" button, select "Benefits", and then click on "View My Beneficiaries".

