

Beneficiary FAQs

How do I add a beneficiary?

Visit eo.lsr7.org and follow the instructions on page 2 of this document

How do I update an existing beneficiary?

Visit eo.lsr7.org and follow the instructions on page 3 of this document

How do I remove or delete an existing beneficiary?

Visit eo.lsr7.org and follow the instructions on page 4 of this document

Why might I need more than one Primary Beneficiary?

- Please remember, there are two types of Life Insurance you may have through the District. These policies can have different beneficiaries and thus require you to designate them separately.
- You may want to split the proceeds of your life insurance between more than one individual. When you split, the total must be equal to 100%.

What is the difference between a Primary and a Contingent Beneficiary?

Beneficiary Type	Definition
Basic Primary (for District provided life)	Person or persons who would receive your life insurance proceeds in the event of your death. You may designate more than one beneficiary, however, the total Primary Beneficiary designated percentage must equal 100%.
Optional Primary (for Additional life)	
Basic Contingent (for District provided life)	Person or persons who would receive your life insurance proceeds if every Primary Beneficiary is not living at the time of your death. You may also designate more than one beneficiary, however, the total Contingent Beneficiary designated percentage must equal 100%.
Optional Contingent (for Additional life)	

I pay for the Optional (supplemental) Employee Life Insurance; what beneficiaries should I have?

If you have the Optional (supplemental) Employee Life Insurance, at a minimum, you should have a **Basic Primary Beneficiary** and an **Optional Primary Beneficiary**

I also pay for Optional (supplemental) Life Insurance for my spouse and/or child(ren), how do I designate a beneficiary for these policies?

You, as the employee, are automatically the beneficiary for the Optional spouse and child(ren) life. This cannot be changed.

I do NOT have the Optional (supplemental) Employee Life Insurance; what beneficiaries should I have?

If you only have the District Paid Basic Life Insurance, at a minimum, you should have a **Basic Primary Beneficiary**

I am not sure what coverage I have; how can I tell for sure?

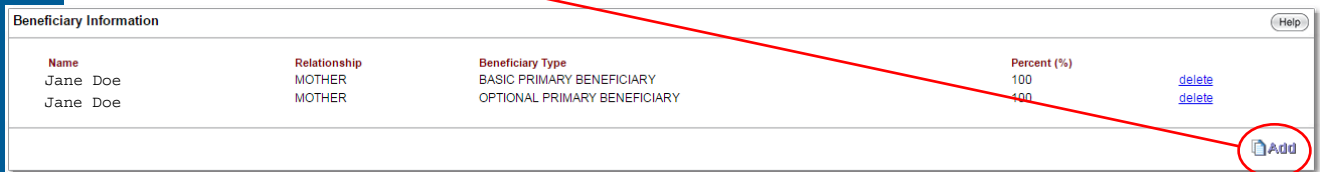
Visit eo.lsr7.org and click "Insurance" in the menu on the left; here you can see what coverage you have for the current plan year (January 1 – December 31).

EMPLOYEE ONLINE: BENEFICIARY HOW-TO

HOW TO ADD A BENEFICIARY:

1. Log in at eo.lsr7.org
2. On the left-hand side, select "Life Insurance Beneficiaries" from the menu:

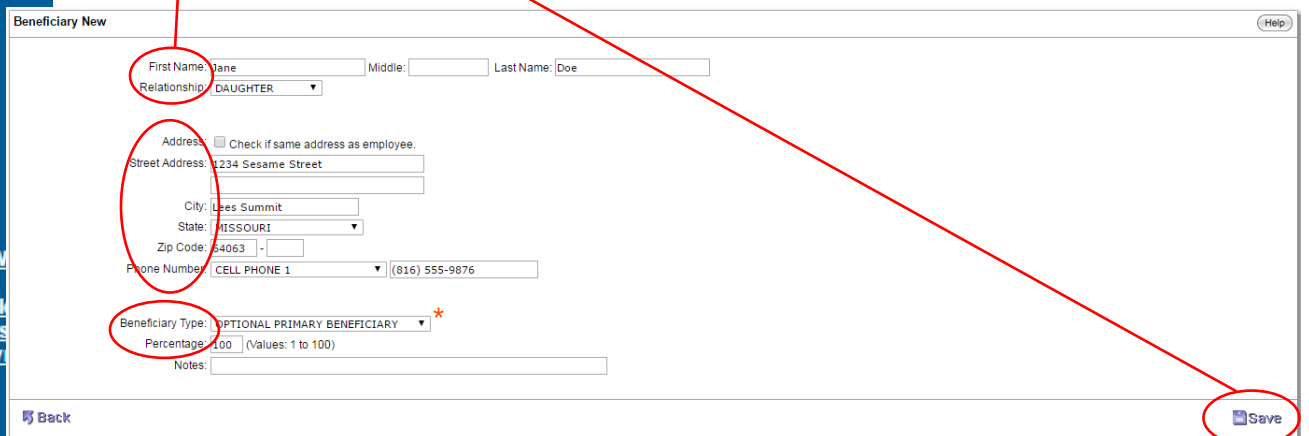
3. Click the "Add" button on the right:



The screenshot shows a table titled "Beneficiary Information" with a "Help" button in the top right corner. The table has five columns: Name, Relationship, Beneficiary Type, Percent (%), and a column with "delete" links. There are two rows of data. A red circle highlights the "Add" button in the bottom right corner of the table area.

Name	Relationship	Beneficiary Type	Percent (%)	
Jane Doe	MOTHER	BASIC PRIMARY BENEFICIARY	100	delete
Jane Doe	MOTHER	OPTIONAL PRIMARY BENEFICIARY	100	delete

4. Enter your beneficiary's information (all fields are required except "middle" and "notes"). Then click the "Save" button on the right:



The screenshot shows the "Beneficiary New" form with a "Help" button in the top right corner. The form contains several input fields and a dropdown menu. Red circles highlight the "First Name" field, the "Relationship" dropdown, the "Address" section (including "Check if same address as employee", "Street Address", "City", "State", and "Zip Code"), the "Beneficiary Type" dropdown, and the "Save" button in the bottom right corner.

Fields highlighted in red:

- First Name: Jane
- Relationship: DAUGHTER
- Address: Check if same address as employee. Street Address: 1234 Sesame Street, City: Lees Summit, State: MISSOURI, Zip Code: 64063
- Beneficiary Type: OPTIONAL PRIMARY BENEFICIARY *
- Save button

* Be sure to choose the correct "Beneficiary Type" from the drop down!

Please see page 1 for FAQs about beneficiaries

Please see page 3 for details of how to edit/update an existing beneficiary

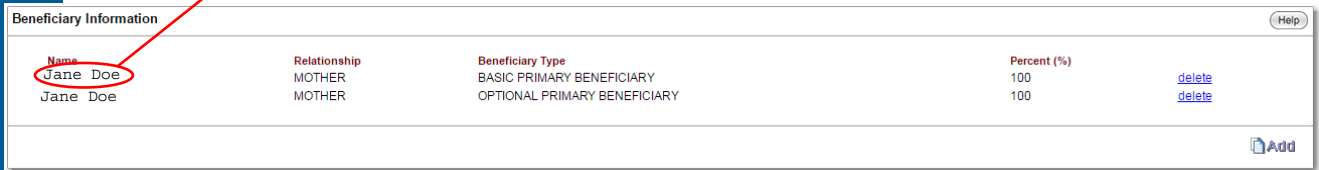
Please see page 4 for details of how to delete an existing beneficiary

EMPLOYEE ONLINE: BENEFICIARY HOW-TO

HOW TO EDIT / UPDATE AN EXISTING BENEFICIARY:

1. Log in at eo.lsr7.org
2. On the left-hand side, select “Life Insurance Beneficiaries” from the menu:

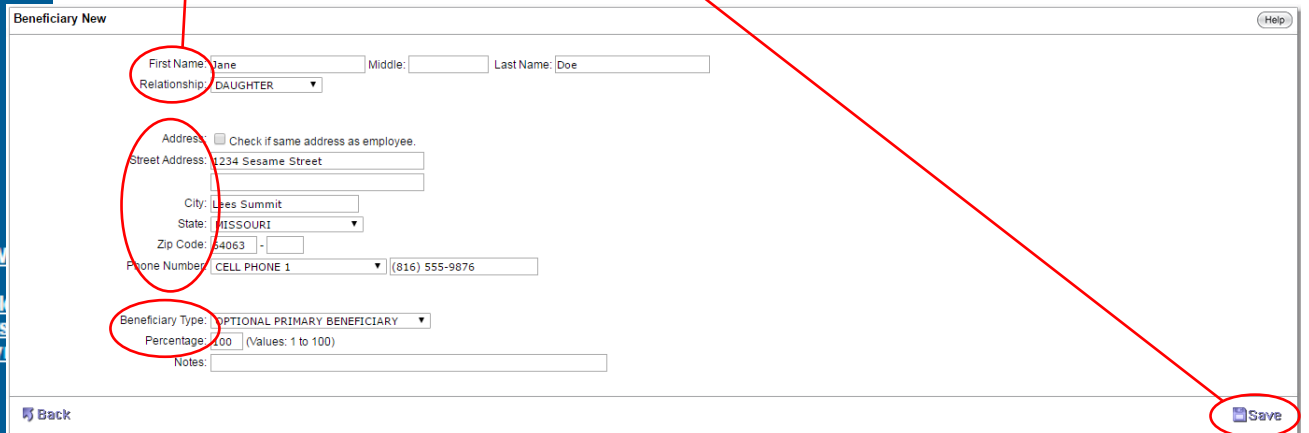
3. Click the **name** of the beneficiary you wish to edit:



The screenshot shows a table titled "Beneficiary Information" with a "Help" button in the top right corner. The table has four columns: "Name", "Relationship", "Beneficiary Type", and "Percent (%)". There are two rows of data. The first row has "Jane Doe" in the Name column, "MOTHER" in the Relationship column, "BASIC PRIMARY BENEFICIARY" in the Beneficiary Type column, and "100" in the Percent (%) column. The second row has "Jane Doe" in the Name column, "MOTHER" in the Relationship column, "OPTIONAL PRIMARY BENEFICIARY" in the Beneficiary Type column, and "100" in the Percent (%) column. There are "delete" links in the rightmost column of both rows. An "Add" button is located at the bottom right of the table.

Name	Relationship	Beneficiary Type	Percent (%)	
Jane Doe	MOTHER	BASIC PRIMARY BENEFICIARY	100	delete
Jane Doe	MOTHER	OPTIONAL PRIMARY BENEFICIARY	100	delete

4. Update your existing beneficiary’s information (all fields are required except “middle” and “notes”). Then click the “Save” button on the right:



The screenshot shows the "Beneficiary New" form with a "Help" button in the top right corner. The form contains several fields: "First Name" (Jane), "Middle" (empty), "Last Name" (Doe), "Relationship" (DAUGHTER), "Address" (with a checkbox for "Check if same address as employee."), "Street Address" (1234 Sesame Street), "City" (Lees Summit), "State" (MISSOURI), "Zip Code" (64063), "Phone Number" (CELL PHONE 1) with a value of (816) 555-9876, "Beneficiary Type" (OPTIONAL PRIMARY BENEFICIARY), "Percentage" (100), and "Notes" (empty). A "Back" button is at the bottom left and a "Save" button is at the bottom right.

Please see page 1 for FAQs about beneficiaries
Please see page 2 for details of how to add a beneficiary
Please see page 4 for details of how to delete an existing beneficiary

EMPLOYEE ONLINE: BENEFICIARY HOW-TO

HOW TO DELETE AN EXISTING BENEFICIARY:

1. Log in at eo.lsr7.org
2. On the left-hand side, select “Life Insurance Beneficiaries” from the menu:
3. Click the word “delete” to the right of the beneficiary you wish to remove:

- EO Home
 - [Message Page](#)
- Personal Information
 - [Home Address](#)
 - [Emergency Info](#)
- Pay Information
 - [Check Stub](#)
 - [Direct Deposit](#)
 - [Tax Info](#)
 - [Tax-Deferred Investments](#)
 - [W2 Info](#)
 - [Pay Calculator](#)
- Job Information
 - [Current Job](#)
 - [Historical Jobs](#)
 - [License/Cert](#)
 - [Education](#)
- Benefits/Deductions
 - [Life Insurance Beneficiaries](#)
 - [Insurance](#)
 - [Family Members & Coverage](#)
 - [Section 125/Flexi](#)
 - [Spending Account](#)
 - [Miscellaneous Pay](#)
 - [Deductions](#)
 - [Retirement](#)
- Other Information
 - [Employee Directory](#)
 - [Forms](#)

Beneficiary Information				Help
Name	Relationship	Beneficiary Type	Percent (%)	
Jane Doe	MOTHER	BASIC PRIMARY BENEFICIARY	100	delete
Jane_Doe	MOTHER	OPTIONAL PRIMARY BENEFICIARY	100	delete

[Add](#)

4. Click the “Delete” button on the right:

Beneficiary Delete		Help	
First Name:	<input type="text" value="JANE"/>	Middle: <input type="text"/>	Last Name: <input type="text" value="DOE"/>
Relationship:	<input type="text" value="DAUGHTER"/>		
Address: <input type="checkbox"/> Check if same address as employee.			
Street Address:	<input type="text" value="1234 SESAME STREET"/>		
City:	<input type="text" value="LEES SUMMIT"/>		
State:	<input type="text" value="MISSOURI"/>		
Zip Code:	<input type="text" value="64063"/> - <input type="text"/>		
Phone Number:	<input type="text" value="CELL PHONE 1"/> (816) 555-9876		
Beneficiary Type:	<input type="text" value="OPTIONAL PRIMARY BENEFICIARY"/>		
Percentage:	<input type="text" value="100"/> (Values: 1 to 100)		
Notes:	<input type="text"/>		
Back		Delete	

Please see page 1 for FAQs about beneficiaries

Please see page 2 for details of how to add a beneficiary

Please see page 3 for details of how to edit/update an existing beneficiary