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**Frequently Asked Questions – Designation of Beneficiary Forms**

Q: Where can I see my current beneficiaries listed?

A: Log into [myslpsbenefits.com](https://www2.benefitsolver.com/benefits/BenefitSolverView?page_name=signon&co_num=34471&co_affid=stlps) . If you do not have an account, you will want to make sure to create one by clicking on "Don't have an account." Select "Benefits Summary," and from here, you can view your current beneficiaries listed for Basic Life and AD&D, as well as Supplemental Life if elected, along with the allocation amounts.

Q: How do I add new or updated existing beneficiary information?

A: Log into [myslpsbenefits.com](https://www2.benefitsolver.com/benefits/BenefitSolverView?page_name=signon&co_num=34471&co_affid=stlps) and select "Change My Benefits." Under "Basic Information," choose "Change of Beneficiary."

Q: What is the difference between primary and contingent beneficiaries?

A: The primary beneficiary is the first person who will receive the proceeds of your life insurance benefits in the event of your death. The contingent (secondary) beneficiary is the person who will receive the benefits in the event the primary beneficiary passes away before you. An employee can have multiple primary and contingent beneficiaries.

Q: Who can I name as a beneficiary?

* A person (or multiple people)
* The [trustee](https://nam02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.ramseysolutions.com%2Fretirement%2Fwhat-is-a-trustee&data=05%7C02%7CRebecca.Anderson%40slps.org%7C92fe2d29affc499da68608dc28bdbbda%7C08e33d6ba654486a80e320b190ae22d7%7C0%7C0%7C638430042570386083%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=sHwx4SC9iPVugSZWnYTyh2rgSdNmJhyfnrgSnBvg%2Fqw%3D&reserved=0) of a trust you’ve set up
* A charity or nonprofit
* A minor (child under 18 years of age)
* Your estate (in the case of a life insurance policy)

Please note that if you decide to name your children as beneficiaries, any child under the age of 18 will not receive the benefits until they reach the legal age of 18.

Q: What happens if I do not have a beneficiary designation on file?

A: If you do not submit a beneficiary designation before your death, insurance benefits will be paid as provided under the terms of the group policy issued by New York Life Insurance Company. If there is no specified beneficiary, the benefit will be paid in the following order:

* Spouse (if applicable)
* Children (all living children)
* Parents (if no children)
* Siblings (all living siblings)
* The Estate of the Deceased

Q: How often may I change my designation?

A: You have the right to change your beneficiary designation at any time. You should periodically review your designation to ensure it is up to date.

Contact Information:

Rebecca Anderson, Benefits Coordinator

Saint Louis Public Schools, Human Resources

Office: 314-345-2282

Email: [Rebecca.Anderson@slps.org](mailto:Rebecca.Anderson@slps.org)