



September 16, 2019

To: Benefits Eligible Board of County Commissioner Employees

Re: Life Insurance Beneficiary Management is Being Transferred to Securian Financial (formerly Minnesota Life)

We are excited to announce that Securian Financial will be taking over management of your life insurance beneficiaries. Due to this transition, you will need to take action in the near future to designate a new beneficiary with them.

We wanted to take this opportunity to inform you that you will see a communication sent by Securian Financial giving you access to their secure website, lifebenefits.com. Sign in information will be included in the letter from Securian.

Below is additional information on the types of beneficiaries as well as a link for additional information on their website.

Types of beneficiaries

Your beneficiary can be a person, a charity, a trust or your estate. You can split the benefit among multiple beneficiaries.

Primary beneficiary – The person(s) named will receive the proceeds. If any named beneficiary is not alive at the time of claim, the proceeds are split among any remaining primary beneficiaries before considering contingent beneficiaries.

Contingent beneficiary – If the primary beneficiaries are no longer living, the proceeds are paid to this person or persons.

Default beneficiary – If you do not name a beneficiary or no named beneficiary is alive at the time of a claim, proceeds are paid to the default beneficiary listed in the certificate of insurance. *We strongly encourage you not to rely on the default beneficiary. Rather, specifically designate a beneficiary and keep it up to date as life progresses.*

Learn more about naming beneficiaries (including minors) and watch a brief video at Securian.com/beneficiary-info.

Additionally, open enrollment is around the corner. Open enrollment meetings will be held the week of October 21, 2019. MyBenefits will be available for you to make your elections for the 2020 plan year between October 29 and November 12. Look out for the open enrollment announcement and Plan Year 2020 group insurance information. For assistance, contact Risk Management/Group Insurance at MyBenefits@pbcgov.org or call 561-233-5400.

Andrea Mackey
Group Insurance Manager

Risk Management Department

100 Australian Avenue, Suite 200

West Palm Beach, FL 33406

(561) 233-5400

Fax: (561) 233-5420

www.pbcgov.com



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