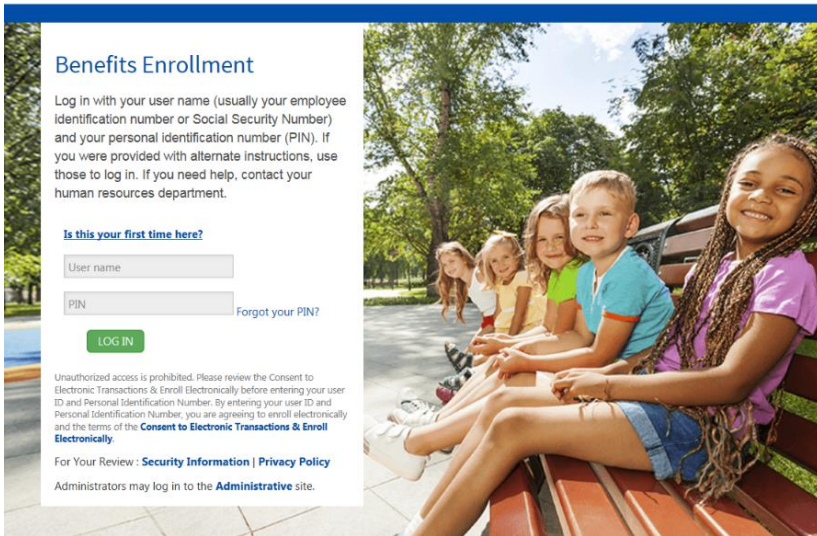


Las Vegas Metropolitan Police Department

Guide for Online Beneficiary Update

The Standard Life Insurance Beneficiary can only be updated through your personal employee account with Standard.



Open the online portal site at:

<https://Standard.benselect.com/lvmpd>

- Your User Name will be your employee personal ID number. (Example: If your P#1234, your user name would be 1234)
- Your PIN is your previously elected password.
- Note: You can reset your password by clicking “Forget your PIN” and answering your security questions.

If you do not remember your password or are having difficulty logging in, please call the LVMPD Benefits Section at 702-828-3219, x6948 or x3510 during regular business hours for help.



LVMPD Benefit Section
 LVMPD HQ Bldg B - 4th Floor
 702-828-x3219, x6948, x3510, x3928, x3596 or x2904
 Insurance@lvmpd.com

Home Me & My Family My Benefits Sign & Submit

Summary Information Screen

Once logged in, you will be on the Welcome Back screen which includes a summary of the policies you are currently enrolled in, the benefit amount of that coverage, and your cost per paycheck.

Welcome Back, METRO!

Overview of current coverage & cost per paycheck.

Summary of Benefit Elections:

✓ Your Benefits	Benefit	Cost per Paycheck	Coverage Termination Date
Group Life and AD&D	\$25,000	Employer-paid	
Additional Employee Life	\$250,000	\$8.75 after-tax	
Additional Employee AD&D	\$500,000	\$11.25 after-tax	
Additional Child Life	\$20,000	\$1.00 after-tax	
Additional Child AD&D	\$20,000	\$0.16 after-tax	
		\$21.16 total	



Click "Change my beneficiary"

- i** What would you like to do?
- Change my beneficiary
 - Change my benefits due to a qualifying life event
 - Review forms that I signed
 - Find a document or form
 - Change my PIN

Reviewing & Updating Beneficiaries

- There are quick click commands on the right-hand side of the Welcome Screen.
- To review and/or edit your current beneficiary information, click on "Change my beneficiary".

Beneficiary: Group Life and AD&D

i Choose Beneficiaries

A beneficiary is a person, trust, or organization to whom benefits will be paid. A contingent beneficiary will receive benefits if your primary beneficiary is no longer living at the time of your death.





- Place a checkmark next to each desired primary and contingent beneficiary. The percentage allocations will automatically calculate.
- Click Add (Plus sign) if you do not see the desired person or trust in the list.
- You may change the percentages, as long as they add up to 100%.
- Beneficiaries may not be both primary and contingent at the same time.

i Note: Editing a beneficiary that is of a coverable type (such as spouse or child) will edit that dependent's information as well. For this reason, it is recommended to add a new beneficiary rather than edit one that is already in the list as a dependent.


Beneficiary	Relationship	Primary	Contingent	
Jane Metro	Spouse	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100% 0%
Jimmy Metro	Child	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0% 100%

Reviewing Current Beneficiary Information

- The main beneficiary screen will show your current beneficiary election for your Standard policies.
- Your beneficiary can be a person, trust, or organization to whom Standard life insurance benefits will be paid.
- You may have more than one primary beneficiary with a designated percentage as long as the total percentages add up to 100%.
- You may have more than one contingent beneficiary with a designated percentage as long as the total percentages add up to 100%.
- If you do not elect any beneficiaries, your benefits will be paid in equal shares to the first surviving class of the classes below:
 - Your Legal Spouse/Domestic Partner
 - Your Children
 - Your Parents
 - Your brothers & sisters
 - Your estate

Beneficiary	Relationship	Primary	Contingent	
Jane Metro	Spouse	<input checked="" type="checkbox"/>	100%	<input type="checkbox"/> 0%  
Jimmy Metro	Child	<input type="checkbox"/>	0%	<input checked="" type="checkbox"/> 100%  

Editing Current Beneficiary Information

- If you need to make changes to your current beneficiary's personal information, click on the pencil icon  next to their name.
- The beneficiary's contact information screen will load. Edit the fields as needed.
- Once you are done updating the information, click **SAVE** to save your changes.
- Repeat these steps for every beneficiary that needs to be updated.

Update Beneficiary's information as needed.

Relationship:

Name:

DOB:

Gender: Male Female Other

Address: Same as employee

Country:





Street:

Street (cont.):


City: State: Zip:

Phone:

SAVE **CANCEL**

Relationship	Primary	Contingent	
Spouse	<input checked="" type="checkbox"/>	100%	<input type="checkbox"/> 0%  
Child	<input type="checkbox"/>	0%	<input checked="" type="checkbox"/> 100%  

Adding a New Beneficiary

- Click on the add button  to add a new beneficiary.
- A blank beneficiary contact information screen will load. Edit the fields as needed.
- Once you are done updating the information, click **SAVE** to save your changes.
- Repeat these steps for every beneficiary that needs to be added.

Add the Beneficiary's information into the fields.

Relationship:

Name:

DOB:

Address: Same as employee

Country:

Street:

Street (cont.):

City: State: Zip:

Phone:

Type:

SAVE **CANCEL**

Beneficiary	Relationship	Primary	Contingent	
Jane Metro	Spouse	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100% 0%
Jimmy Metro	Child	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0% 50%
John Metro	Child	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0% 50%

standard.benselect.com says

Are you sure you want to delete this beneficiary?

Deleting a Beneficiary

- Click on the **X** on the line of the beneficiary that you want to completely remove.
- The system will ask if you want to delete the beneficiary.
- Click **OK** button to confirm the deletion of the beneficiary.

Beneficiary	Relationship	Primary	Contingent	
Jane Metro	Spouse	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100% 0%
John Metro	Child	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0% 50%
Jimmy Metro	Child	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0% 50%

Beneficiary	Relationship	Primary	Contingent	
Jane Metro	Spouse	<input checked="" type="checkbox"/>	<input type="checkbox"/>	33.33% 0%
John Metro	Child	<input checked="" type="checkbox"/>	<input type="checkbox"/>	33.34% 0%
Jimmy Metro	Child	<input checked="" type="checkbox"/>	<input type="checkbox"/>	33.33% 0%

Beneficiary	Relationship	Primary	Contingent	
Jane Metro	Spouse	<input checked="" type="checkbox"/>	<input type="checkbox"/>	33.33% 0%
John Metro	Child	<input checked="" type="checkbox"/>	<input type="checkbox"/>	33.33% 0%
Jimmy Metro	Child	<input checked="" type="checkbox"/>	<input type="checkbox"/>	33.34% 0%
The Metro Family Trust	Trust	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0% 100%

Beneficiary	Relationship	Primary	Contingent	
Jane Metro	Spouse	<input checked="" type="checkbox"/>	<input type="checkbox"/>	33.33% 0%
John Metro	Child	<input checked="" type="checkbox"/>	<input type="checkbox"/>	33.33% 0%
Jimmy Metro	Child	<input checked="" type="checkbox"/>	<input type="checkbox"/>	33.34% 0%
The Metro Family Trust	Trust	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0% 100%

Assigning Beneficiary Type & Percentages

- Once you have your beneficiary information updated, you will need to assign everyone to be a Primary or Contingent Beneficiary (they cannot be both).
- The total for each category must equal 100%.
- After assigning beneficiary type and percentages, click the **Next** button to finalize the change.

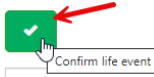
*Note: Children under the age of 18 cannot received life insurance pay out in the event of your passing.

The Standard will place the child's portion into an interest-bearing checking account that can be accessed once they reach the legal age of 18 OR the child's legal

Life Event: Please Confirm

By entering my PIN below, I am formally changing the beneficiary information on the specified life and/or disability plans

Click to finalize change:



Reason for change:

Beneficiary change.

← BACK

Verify Your Benefit Elections

Signature I wish to make the choices indicated on this form, including, if applicable, consent to the terms and conditions set forth in the Consent to Electronic Transactions section. If electing coverage, I authorize deductions from my wages to cover my contribution, if required, toward the cost of insurance. I understand that my deduction amount will change if my coverage or costs change. I represent that the statements contained herein, including, if applicable, those made in response to the Existence of Insurability questions, are true and complete to the best of my knowledge and belief, and I understand that they form the basis of any coverage under the Group Policy(ies). I understand that any misstatements or failure to report information which is material to the issuance of coverage may be used as a basis for rescission of my insurance and/or denial of payment of a claim. I agree to notify Standard Insurance Company (The Standard) of any change in my medical condition while my enrollment application is pending. I agree that if my application is approved by The Standard, the effective date of any coverage will be determined in accordance with the terms of the Group Policy(ies), including any applicable Active Work requirement and my coverage will be subject to all terms and conditions of the Group Policy(ies).

Your Benefits

Plan	Description	Deduction Frequency	Pre-tax Cost	Post-tax Cost
Group Life and AD&D	\$25,000	Monthly	\$0.00	\$0.00
Additional Employee Life	\$250,000	SemiMonthly	\$0.00	\$8.75
Additional Employee AD&D	\$500,000	SemiMonthly	\$0.00	\$11.25
Additional Spouse Life	Waived			
Additional Spouse AD&D	Waived			
Additional Child Life	\$20,000	SemiMonthly	\$0.00	\$1.00
Additional Child AD&D	\$20,000	SemiMonthly	\$0.00	\$0.16

Signatures Required

To complete your enrollment, you must sign the following forms. Press Next to begin signing forms.

Form Name	Status	Date Signed/Reviewed
Enrollment Summary	Unsigned	

Next >

Enrollment Summary

Name METRO TEST	Date of Birth 03/03/1990	Home Phone (702) 399-3206	Work Phone	Address 400 METRO WAY LAS VEGAS, NV 89106
Employee ID 00002	Hire/Elig Date 03/01/2020	Gender M	E-mail Address INSURANCE@LVMPD.COM	
Policy Number 754751	Department LVMPD	Reason for Completing Form Beneficiary change.		
Classification Civilian	Title			

Benefit Plan	Coverage Tier*	Effective Date	Total Approved Benefit Amount	Deduction Frequency	Total Pending Coverage Amount		Employee Cost per Benefit Deduction	
					Benefit	Cost	Pre-tax	After-tax
Group Life and AD&D	EO	07/01/2020	\$ 25,000.00	12			\$ 0.00	\$ 0.00
Additional Employee Life	EO	07/01/2020	\$ 250,000.00	24			\$ 0.00	\$ 8.75
Additional Employee AD&D	EO	07/01/2020	\$ 500,000.00	24			\$ 0.00	\$ 11.25
Additional Spouse Life	Waived							
Additional Spouse AD&D	Waived							
Additional Child Life	CO	08/01/2022	\$ 20,000.00	24			\$ 0.00	\$ 1.00
Additional Child AD&D	CO	08/01/2022	\$ 20,000.00	24			\$ 0.00	\$ 0.16
Total:							\$ 0.00	\$ 21.16

* EO = Employee Only | SO = Spouse Only | CO = Child(ren) Only

Click the arrow to view page 2

Page 1

DOWNLOAD FORM

I AGREE

Click download form to save a copy.

Sign/Submit Complete

Step 3 of 3

Congratulations!

Your enrollment is now complete. You may log-in to the system at any time during the year to review your benefit elections.

Recap of Your Elections

Listed below is a recap of your elections including who is covered under each benefit plan and your named beneficiaries. Scroll down to the bottom of this screen to view a list of your completed enrollment forms.

Finalize Beneficiary Update

- Click on the green check box to approve and finalize your beneficiary update.

*Do NOT close your browser yet!

- The Verify Your Benefit Elections screen will populate. Review your current coverage and click the **Next >** button.
- The Enrollment Summary screen will enroll. You may review both page and download a copy for you records.

I AGREE

- Once reviewed, click to approve your changes.
- You will receive a "Congratulations" message that states enrollment is complete along with a recap of your coverage, dependents and beneficiaries.
- You may now logout of your account and closer your browser.