

STEP 1 LOG ON TO SMARTBEN

Log on to www.smartben.com and enter your

Username (Social Security number, no dashes)

Example: 123456789 for Social Security number 123-45-6789

AND

Password (eight-digit date of birth, MMDDYYYY format)

Example: 06101964 for date of birth June 10, 1964

Click the **Submit** button.

STEP 2 BEGIN ENROLLMENT PROCESS

From the home page, click the **Enrollment** tab on top.

You will see **Life Event and/or Current Plan Year Changes** highlighted;

Click the **Begin Enrollment** button.

The next screen displays your current enrolled benefits.

STEP 3 GROUP TERM LIFE - ADD OR CHANGE BENEFICIARY ONLY

Click on **Group Term Life Insurance**, **verify** your coverage, scroll down and click the **Enroll** button.

Beneficiary Info – You will be prompted to complete information regarding your beneficiaries.

Use the **check box** to assign your beneficiaries, fill in the **benefit percent** and use the **drop down box** to indicate primary or secondary.

Click on the **Beneficiary Type** drop down box to designate your beneficiary as primary or secondary.

Beneficiary percent by type (primary or secondary) must total 100%.

Click the **Save** button when you are finished.

If you are enrolled in **Supplemental Term Life**, you may add the beneficiary information in the same way.

STEP 4 ACCEPT BENEFITS AND CONTINUE

When your elections are complete, click the **Accept Benefits and Continue** button (top right).

STEP 5 VERIFY REQUIRED DATA

When your elections are verified, click the **Accept Benefits and Continue** button (top right).

STEP 6 REVIEW CONFIRMATION

Review confirmation – you will see an enrollment confirmation screen. Scroll to the bottom of the page and click **“Continue.”**

STEP 7 CHOOSE LIFE EVENT CHANGE REQUEST

Under **Choose Life Event**, click **Beneficiary Update/Addition**.

To confirm, scroll down to the bottom of the life event task page and **enter the life event date (today), a comment and your initials** at the bottom of the confirmation page and click **Continue**. (Your initials represent your digital signature)

STEP 8 PRINT CONFIRMATION (OPTIONAL)

You have successfully completed the process. Click on **“Click Here”** to view the printable version of your confirmation page. (It will show (Pending) until it is accepted in the Insurance Department.)

STEP 9 LOG OUT (REQUIRED)

Click **Log Out** located at top of page.