

Check Your Benefits



Now that our annual Open Enrollment period is behind us and you've made your benefit choices for 2025, please make some time to review this **Benefits Checklist**. It's the best way to ensure you and your family start the new year without any benefit disruptions.

BENEFITS CHECKLIST

Based on your elections, you may need to take one or more of the following actions:

- ✓ Submit new dependent information
- ✓ Provide Evidence of Insurability (EOI)
- ✓ Set up your Health Savings Account (HSA)
- ✓ Review your Flexible Spending Account and Retirement Plan contributions
- ✓ Confirm your personal data
- ✓ Check your beneficiary designations

✓ Submit new dependent information

This applies to you if you added any new dependents to your coverage.

If you added any dependents to your coverage for 2025 who have not previously been covered under a Brown University plan, you will need to provide dependent documentation **through Workday by January 15, 2025**, to verify their eligibility.

The type of documentation required is based on the individual you cover:

For Your Spouse	For Your Child
<ul style="list-style-type: none">• Marriage license• Social Security card• Proof of shared address (this can be the top portion of a bill or bank statement, dated within six months, with financial information redacted)	<ul style="list-style-type: none">• Birth certificate• Social Security card

If you are required to submit a dependent verification, you will receive an email with detailed instructions for uploading your documents through Workday. In the meantime, it's a good idea to gather your documentation in advance.

✓ Provide Evidence of Insurability (EOI)

This applies to you if you added or increased voluntary life insurance or spouse life insurance.

Based on your life insurance elections, you may need to provide EOI for your new or increased coverage amounts to take effect.

Lincoln Financial Group has a convenient online portal that offers easy access to review and manage your life insurance benefits—including completing the EOI process. Visit [mylincolnportal](#) to get started. (The company code is **Brown**.)



Make Sure Your Current Dependents Are Eligible!

Remember that Brown University health insurance plans do not allow coverage of divorced spouses.

✔ Set up your Health Savings Account (HSA)

This applies to you if you enrolled in the UnitedHealthcare Choice Plus with HSA Plan for the first time.

While you don't need to open your HSA to have medical coverage, you do need to set up your HSA to receive the Brown University contributions to your account and to make and manage your own personal contributions. Remember, an HSA helps you set aside money on a tax-advantaged basis to pay for medical expenses now or in the future. And, if you're eligible, Brown will make an annual contribution of \$500 per individual or \$1,000 per family into your HSA to help you cover your deductible.

If you haven't done so already, now is the time to open your HSA online by visiting [Optum Bank](#). (The group number for our plan is **706761**.) If you need assistance setting up your account, please contact Optum Bank directly at 1-866-234-8913.

✔ Review your Flexible Spending Account and Retirement Plan contributions

This applies to you if you made FSA contribution elections or changed your retirement contributions.

It's always a good idea to confirm your benefit elections were captured as you intended. To review your elections, go to the Workday homepage and select the "Benefits" application.

- If you wish to see your **current** elections, under "View" select "Benefit Elections."
- If you wish to see your **future** benefit elections, under "View" select "Benefit Elections as of Date."

✔ Confirm your personal data

This applies to you if you have not recently reviewed your personal information in our system.

Your personal data is used for everything from payroll data through tax forms. To confirm your information is accurate and current, from the Workday menu, select the Personal Information app. Under "View" select "Contact Information" to review details and make any necessary changes.

✔ Check your beneficiary designations

This applies to you if you haven't recently reviewed your beneficiary information.

Choosing your beneficiary is important—because the people you care about are the reason you have life insurance. It is important to be sure your designations are up to date—especially if you've recently gotten married or divorced, had children, or a previous beneficiary has died.

Almost anyone can be a life insurance beneficiary, including people, organizations, and trusts. This includes your spouse, children, or favorite charitable organization. You can choose a primary beneficiary (the person or people who are first in line to receive a benefit if you die) and a contingent beneficiary (the person who receives a benefit if your primary beneficiary dies before you).

To check your beneficiaries: Go to the Workday Menu and select the "Benefits and Pay" application. Select "Benefits" and then "Beneficiaries."

To update your beneficiary designations:

- From the Workday menu, select the Benefits and Pay App
- Under Tasks and Reports, select Change Benefits
- The Change Reason is "Change Beneficiary at any Time."
- Use today's date or any future date you want this to take effect
- Submit
- It will say "Open" on the top of the screen
- Click "Let's Get Started"
- For each benefit card, basic life, basic AD&D, and voluntary life (if applicable) select "Manage"
- On the next screen select "Confirm and Continue"
- Update the beneficiary(ies) and click "Save"
- Continue the process for the remaining coverages

