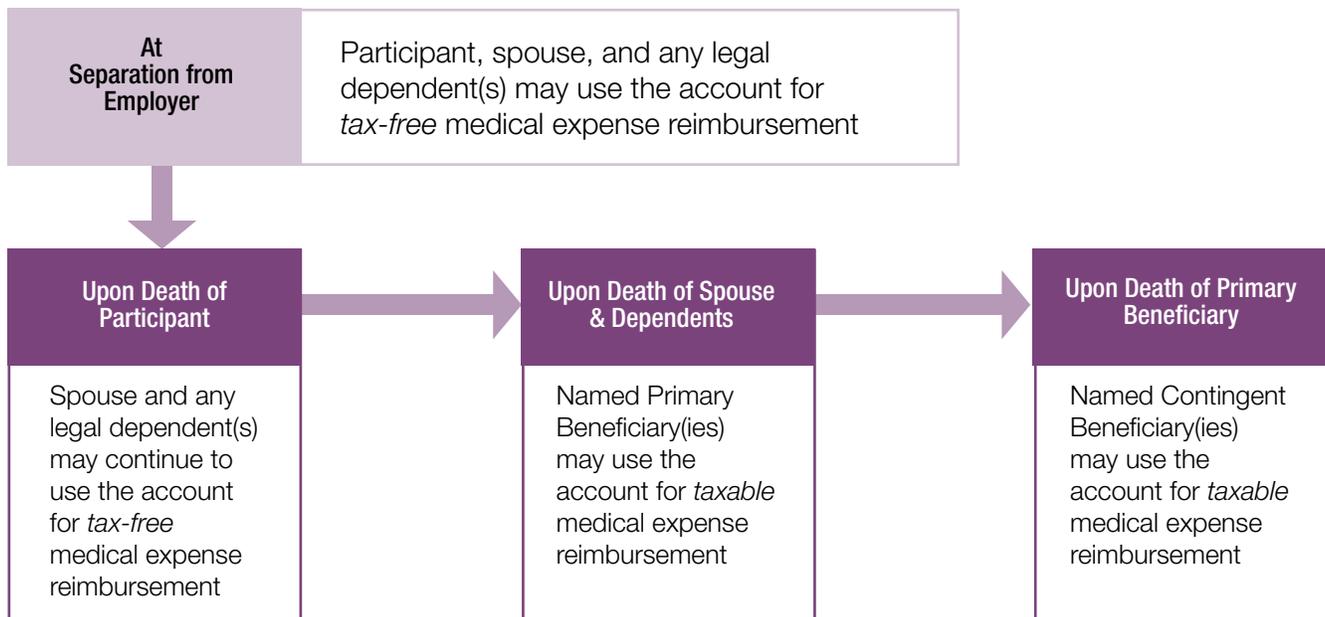


## Looking Out for Your Loved Ones



Your beneficiaries are an important part of ensuring that your MERS Health Care Savings Program is doing all it can to take care of you and your family. The ability for a designated beneficiary to use the balance of your MERS Health Care Savings Program account after you pass away is unique to MERS.

The diagram below illustrates how benefits are passed along to the different beneficiary roles.



### Update Your Beneficiaries

It's easy to add or update a beneficiary in the MERS Health Care Savings Program. You can add, edit or delete beneficiary information online right through your myMERS account. Remember to make updates when your children are no longer legal dependents. If you are not married, have no legal dependents and no beneficiary on file, an

estate executor must contact MERS within one year of your death; otherwise, unused dollars revert back to your employer. Take a moment to review your beneficiary information by logging in to your myMERS account



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