

What is a *dependent*? What is a *beneficiary*?

When you add a dependent, you will be asked if you want to use your new dependent as a beneficiary. A *dependent* is a person who is eligible to be covered by you under these plans. A *beneficiary* can be a person or a legal entity that is designated by you to receive a benefit, such as life insurance.

For example, if you will be including your spouse in your medical coverage and designating him or her as a recipient of your life insurance, then your spouse is both a dependent and a beneficiary. The person or entity that you designate as a beneficiary, however, may or may not be an eligible dependent. For example, a parent is not an eligible dependent for medical coverage and can only be designated as a beneficiary.