



Fulton County Employees' Retirement System Board
Department of Finance

**IMPORTANT LIFE INSURANCE BENEFICIARY
INFORMATION FOR POWER OF ATTORNEY (POA)**

Dear Fulton County Retiree:

Aetna is the life insurance provider for Fulton County Government. Please be advised that the Aetna Policy Handbook provides that before a participant's death, the participant is the only one who can change his/her beneficiary. On page 7 of the handbook it states, "No other person may change your beneficiary on your behalf, including, but not limited to, any agent under power of attorney (POA), whether durable or non-durable, or other power of appointment." As a result, Aetna WILL NOT honor a beneficiary change form signed by anyone with a POA. If your POA has changed your life insurance beneficiary information, that form will not be honored in the event of the retiree's death. The last form on file with the retiree's signature will be honored. A copy of the Aetna Policy Handbook is on the retiree website at www.fcrea.net.

Fulton County Pension Office

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