

Group Term Life Insurance - Basic

Enrollment at a Glance

Convenient, affordable life insurance offering financial protection for your loved ones.

For the employees of Bradley University Non-Exempt Employees



Who is eligible for life insurance?

- All employees working at least 30 hours each week in active employment in the U.S. There may be circumstances where coverage is extended to employees working outside the U.S. and/or on Sabbatical Leave. Please see Human Resources for more details.

What amount of coverage am I eligible for?

Life Insurance

- Your employer provides you with Basic Life Insurance of \$2,500. There is no cost to you for this insurance.
- Eligible employees may elect additional Life Insurance of up to 1 times your annual salary amount not to exceed \$75,000.

AD&D Insurance

- Your employer provides you with Basic AD&D Insurance of \$2,500. There is no cost to you for this insurance.
- Eligible employees may elect additional AD&D Insurance of up to 1 times your annual salary amount not to exceed \$75,000. Your AD&D amount may not exceed your life insurance amount.

What does my life insurance include?

The benefits listed below are included with your life insurance coverage.

- **Accelerated Death Benefit:** If you have a medical condition that requires permanent continuous confinement in an institution or are diagnosed with a terminal illness with a limited life expectancy, you may receive a portion of your death benefit while still living.
- **Continuation:** If on an approved absence from work, you may continue your life insurance coverage under the employer's group policy for a set amount of time. Premiums must be paid during this time.
- **Conversion:** You, your spouse and/or your children may convert life insurance coverage to an individual whole life insurance policy when you leave your employer or due to loss of eligibility under the employer's group policy.
- **Portability:** You may apply to continue your Basic and Supplemental coverage when you leave your current employer, and pay premiums to the insurance company directly.
- **Waiver of Premium:** If you become unable to work due to total disability, your Basic and Supplemental Life Insurance can be continued without premium payment.
- **AD&D Benefit Schedule**
 - The full benefit amount is paid for:
 - Loss of life
 - Loss of sight in both eyes
 - Paralysis of all four limbs

Partial coverage for other loss may be available as well.
Please see your policy administrator.

How much does my life insurance cost?

The University provides you with \$2500 of Basic Life Insurance and \$2500 of Basic AD&D Insurance. There is no cost to you for this insurance. You may elect Additional Basic Life and Basic AD&D coverage for yourself with premium cost sharing with the University.

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Will my benefits decrease as I get older?

- Benefit amount(s) reduce to 60% of original coverage at age 65, to 35% of original coverage at age 70, 25% of original coverage at age 75, and to 20% of original coverage at age 80 and after.

Are there additional non-insurance services available?

- **Funeral Planning and Concierge Services:** You have the support of a team of independent professionals ready to assist with funeral planning for you and eligible family members.
Funeral Planning and Concierge Services are provided by Everest Funeral Package, LLC, Houston, TX.
- **Employee Assistance Program:** You have access to ComPsych GuidanceResources[®], which provides support, resources and information for personal and work-life issues.
Employee Assistance Program (EAP) services are provided by ComPsych[®] Corporation, Chicago, IL.
- **Travel Assistance:** When traveling more than 100 miles from home, Voya Travel Assistance offers enhanced security for your leisure and business trips. You and your dependents can take advantage of four types of services: pre-trip information, emergency personal services, medical assistance services and emergency transportation services.
Voya Travel Assistance services are provided by Europ Assistance USA, Bethesda, MD.

Who do I contact with questions?

For more information, contact your human resource representative at 309-677-3224.

This offer is contingent upon participation requirements being met.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company, a member of the Voya[®] family of companies. Policy form ICC LP14GP or LP00GP (may vary by state).

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