

Group Voluntary Term Life and AD&D Insurance Enrollment at a Glance

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

For the employees of Bradley University



Who is eligible for life insurance?

- You—all employees working at least 30 hours each week in active employment in the U.S.
- Your spouse*—under age 70. If your spouse is covered under the policy as an employee, then your spouse is not eligible for coverage under the spouse rider/benefit. Coverage is available only if Employee Voluntary Life Insurance is elected.
- Your children—to age 26. Coverage is available only if Employee Voluntary Life Insurance is elected.

**The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners or civil union partners as defined by the group policy. Please contact your employer for more information.*

What amount of coverage am I eligible for?

- For you
 - Eligible employees may elect Voluntary Life Insurance of \$10,000 to \$500,000 in \$10,000 increments not to exceed 5 times your annual salary. Guaranteed Issue Amount: \$190,000
 - Eligible employees may elect Voluntary AD&D Insurance of \$10,000 to \$500,000 in \$10,000 increments not to exceed 5 times your annual salary.
- For your spouse
 - Eligible employees may elect Spouse Voluntary Life Insurance of \$5,000 to \$250,000 in \$5,000 increments not to exceed 100% of your approved employee Voluntary Life Insurance amount. Guaranteed Issue Amount: \$25,000
- For your children
 - Eligible employees may elect Children Voluntary Life Insurance of \$2,000 to \$10,000 in \$2,000 increments.

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 Voluntary 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 Voluntary Life Insurance can be continued without premium payment.
- **Convenient Payroll Deductions:** Premium deductions for Voluntary coverages are taken directly from your paycheck, so you never have to worry about late payments or lapse notices.

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- **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?

Basic Life Insurance and Basic AD&D Insurance are provided by your employer at no cost to you. The cost for Voluntary Life is calculated based on the age of the employee at the start of the plan's current policy year.

Rates shown are guaranteed until October 01, 2019

Employee and Spouse Voluntary Life Insurance Rates

Employee Age	Monthly Rate per \$1,000 of Coverage
Under 25	\$0.036
25-29	\$0.041
30-34	\$0.051
35-39	\$0.072
40-44	\$0.104
45-49	\$0.165
50-54	\$0.262
55-59	\$0.403
60-64	\$0.626
65-69	\$1.086
70-74	\$1.937
75+	\$3.804

Voluntary Accidental Death and Dismemberment (AD&D) Insurance Rates

Coverage Type	Monthly Rate per \$1,000 of Coverage
Employee Voluntary AD&D	\$0.04

Children Life Insurance Rates

Monthly Rate per \$1,000 of Coverage
\$0.35

Monthly cost for all eligible children.

The rates are per individual.

Use the steps below to calculate your premium for you and your spouse based on the amount of insurance you elected:

Step 1: Enter the rate per \$1,000 based on age: _____

Step 2: Take the amount of insurance and divide it by 1,000: _____
(Example: For \$150,000 of coverage, enter "150")

Step 3: Multiply lines 1 and 2 (this is your monthly cost): _____

Monthly cost for your children: (covers all eligible children)

Enter the monthly cost for the amount of coverage from the table above: _____

Do I need to provide evidence of insurability (answer health questions) to be covered?

New Hires

- For you
 - If you are newly eligible for coverage, you may elect up to \$190,000 without providing evidence of insurability.
 - If you are a late entrant, you must provide evidence of insurability for any coverage elected.
 - You must provide evidence of insurability for any increase to coverage elected during the current enrollment period.

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- For your spouse
 - If you are newly eligible for coverage, you may elect up to \$25,000 without providing evidence of insurability on your spouse.
 - If you are a late entrant, you must provide evidence of insurability on your spouse for any coverage elected.
 - You must provide evidence of insurability on your spouse for any increase to coverage elected during the current enrollment period.
- For your children
 - If you are newly eligible for coverage, you may elect up to \$10,000 without providing evidence of insurability on your children.
 - If you are a late entrant, you must provide evidence of insurability on your children for any coverage elected.
 - You must provide evidence of insurability on your children for any increase to coverage elected during the current enrollment period.
- When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.

Will my benefits decrease as I get older?

- For you - 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.
- For your spouse - Benefit amount(s) reduce to 60% of original coverage at employee 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.
- Your payroll deductions will be adjusted to pay premium based on the new benefit amount(s).

Exclusions and Limitations

Voluntary Life Insurance coverages have a two year suicide exclusion from the effective date of coverage or an increase in coverage.

AD&D Insurance has exclusions that are described in the certificate of insurance or rider.

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.

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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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