

Group Life /Accidental Death and Dismemberment Insurance

Bradley University makes life insurance available to all regular, full-time employees. There are two plans, Basic Life Insurance and Voluntary Life Insurance. Employees must participate in the Basic plan in order to enroll in the Voluntary plan.

Coverage for life insurance is effective the first of the month following the date of employment provided enrollment occurs within 31 days of employment. If an employee enrolls more than 31 days following initial eligibility, satisfactory evidence of insurability is required; and the employee may be required to undergo a medical examination at the employee's expense.

The University contributes toward the premium for the basic life insurance plan. Such contributions are subject to review by the University and may be changed at the discretion of the University. Voluntary life insurance premiums are paid entirely by the employee.

Employees scheduled to work nine months, but less than twelve months, are responsible for paying their portion of the insurance premium(s) during the months they are not scheduled to work. This cost is the same rate paid during the time they are scheduled to work.

The employee must make payment for the benefit premium(s) on or before the first of each month. Employees are responsible for contacting the Payroll Department to make payment arrangements for their benefit premium(s) during the months they are not scheduled to work. Failure to pay the full amount due or to make timely payment may result in a loss of coverage. Reinstatement of coverage is subject to the eligibility policies of the University and specific requirements as outlined in formal plan documents.

If employment ends, an employee reduces their hours below the minimum requirements, or if an employee retires, coverage may be continued by converting to a individual policy and paying the entire premium. Full details regarding the plan may be obtained by referring to the summary plan description or by contacting the Human Resource Department.