

C. Life Insurance

1. Bradley University makes life insurance available to all regular, full-time employees working a minimum of nine months. 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.
2. Coverage for life insurance begins the first of the month following your employment date provided you enroll within 31 days of employment.
3. 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.
4. 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. The Voluntary life insurance premium is paid entirely by the employee.
5. Classified employees with tours of duty of nine months, but less than 12 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 regular tour of duty when 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.

6. Employee life insurance premiums are deducted from the first two payroll checks of each month.
7. Upon termination of employment with Bradley University, your life insurance plan may be converted to an individual policy. Please contact the Human Resource Department for further details.
8. Full details regarding the life insurance plans may be obtained by referring to the summary plan description or by contacting the Human Resource Department.