

Long Term Disability Insurance

Enrollment at a Glance

Protection that provides benefits and access to expert resources during a difficult time.

For the employees of Bradley University



Who is eligible?

All active employees in the United States working a minimum of 30 hours per week.

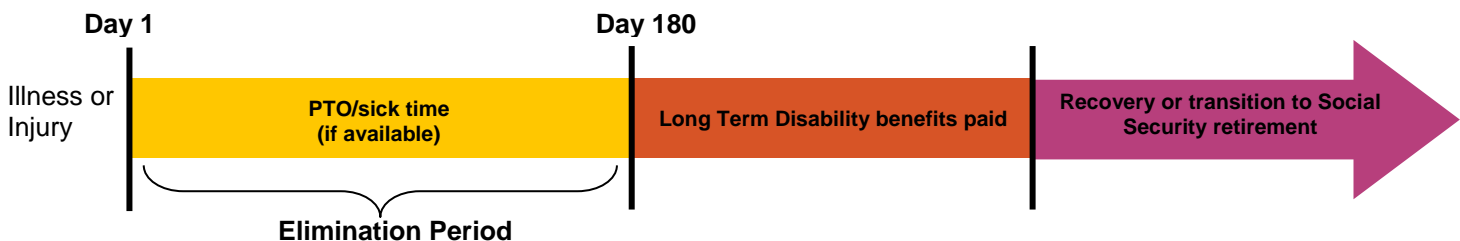
What amount of coverage am I eligible for?

Your employer provides you with Long Term Disability Insurance of 60% of monthly earnings with a maximum monthly benefit of \$5,000. Bradley University will pay 2/3 of the premium up to \$2,000 monthly benefit.

The minimum monthly benefit is the greater of \$100 or 10% of your gross monthly benefit.

What is the elimination period?

When you become disabled, you must complete an elimination period meaning that you are absent from work due to the same disability for 180 consecutive days within 360 calendar days before benefits are payable. Any days that you are able to work after the start of your disability will not count towards your elimination period. During the elimination period, you may use your available time off and/or sick time.



How long will I receive benefits?

Long Term Disability benefits are paid for the duration of your disability or to the maximum period of payment shown below.

Age When Disability Begins	Maximum Period of Payment
Less than 60	To age 65, but not less than 5 years
60-64	5 years
65-69	To age 70, but not less than 1 year
70 and over	1 year

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What does my Long Term Disability Insurance include?

The benefits listed below are included with your Long Term Disability coverage. For a complete description of your available benefits, along with applicable provisions, exclusions and limitations, see your certificate of insurance and any riders.

- **Vocational rehabilitation:** We have vocational rehabilitation services available to assist you in returning to work when possible. If applicable, we will provide you with a written plan developed specifically for you.
- **Survivor Benefit:** If you pass away while receiving disability benefits, we may pay your eligible survivor a lump-sum benefit equal to three times your monthly payment.
- **Cost of Living Adjustment:** After you have received one full year of monthly benefit payments, the Cost of Living Adjustment (COLA) will increase your benefit to correspond with normal cost of living increases.
- **Family Member Care Expense Benefit:** If you are receiving monthly benefits and are participating in a vocational rehabilitation plan, you may be eligible for a benefit for incurring expenses to care for an eligible family member.
- **Child Care Expense Benefit:** If you are receiving monthly benefits and are participating in a vocational rehabilitation plan, you may be eligible for a benefit for incurring expenses to care for an eligible child.

Who do I contact with questions?

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

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. Disability Insurance is underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Policy form HP08GP and/or HP13GP (may vary by state).

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