IT'S IMPORTANT. AND IT'S EASY.

Dear Employee:

What would happen if you were suddenly out of work due to an illness or injury? How would you pay your mortgage and everyday living expenses? What about loved ones who depend on your income—how would they cope financially? Northern Illinois University wants to make it easy for you to take the steps to help protect your financial wellness.

Step 1: Decide to help protect

Your paycheck if you become too sick or injured to work. The Prudential Income Protection Plan™, a Long Term Disability Insurance coverage issued by The Prudential Insurance Company of America (Prudential), helps ensure that if you can’t work, you may still be able to afford to pay for things like the rent, mortgage, child care, your cellphone, and car payments.

You may already receive Long Term Disability (LTD) Insurance paid for by the State Universities Retirement System (SURS), which covers up to 50% of your SURS-accumulated earnings, less certain reductions. The Prudential Income Protection Plan supplements any LTD benefit you may receive under SURS, by paying a non-taxable benefit up to 66 2/3% to $12,000 per month. The SURS LTD benefit is an offset to the Prudential LTD benefit, as well as certain other deductible sources of income.

Coverage is issued by The Prudential Insurance Company of America (Prudential).

Step 2: Determine your cost and how to enroll

Everyone’s needs are different. And like you, they change all the time. We can help you figure out what you need:

Please refer to the rate sheet to help determine your monthly cost. For example, the coverage would cost less than $20 a month for a 54-year-old making $35,000 a year.

During this special enrollment opportunity you may elect the Northern Illinois University Voluntary Supplemental Long Term Disability plan without providing evidence of insurability, unless you have been previously declined. Fill out the form in the link provided in the email from NIU Human Resource Services and return it to: NIU Human Resource Services, 1515 West Lincoln Highway, DeKalb, IL 60115.

Your enrollment must be postmarked by November 16, 2018. If your enroll after this date, evidence of insurability will be required.

Questions? Call NIU Human Resource Services at 1-815-753-6000, M-F, 8am to 4:30pm CT, to speak with a benefits counselor.

Sincerely,

Prudential Insurance

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