



Plan Highlights

Citrus County School Board

Who is eligible?

All active full-time employees

When do my benefits begin?

You may select from the following elimination period options:

- Option 1:** 0 days for injury, 7 days for illness *
- Option 2:** 14 days for injury, 14 days for illness *
- Option 3:** 30 days for injury, 30 days for illness
- Option 4:** 60 days for injury, 60 days for illness
- Option 5:** 90 days for injury, 90 days for illness
- Option 6:** 180 days for injury, 180 days for illness

**If you are hospital confined as an inpatient for disability and have selected an elimination period of 30 days or less, benefits begin immediately. Inpatient means an individual who is physically confined for an overnight stay, as a registered bed patient in a hospital or institution, as defined in the policy or plan.*

What is the benefit amount?

You may elect a monthly benefit of up to \$7,500, not to exceed 45%, 55%, or 65% of your covered salary – depending on the option selected.

Will my benefits ever be reduced?

After 12 months of benefit payments, the amount of benefit you receive or are eligible to receive from various sources will reduce your benefit amount. However, in no event will the benefit payable be less than 15% of the disability benefit you elect.

**Maximum
Duration of Benefits
65/5/70**

What features are included in my plan?

- Mental/Nervous Illness Limitation: 24 months
- Pre-Existing Condition Limitation: 3/12
- Survivor Benefit
- Work Incentive
- Worksite Modification
- First Day Hospital for:
 - Option 1: 0 days/7 days *First Day Hospital
 - Option 2: 14 days/14 days *First Day Hospital
 - Option 3: 30 days/30 days *First Day Hospital

During your elimination period, you will be considered disabled if you are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury, you are under the regular care of a physician and you are unable to perform any of the material and substantial duties of your regular occupation due to the same sickness or injury.

If, because of your disability, you are hospital confined as an inpatient, benefits begin on the first day of inpatient confinement. Inpatient means that you are confined to a hospital room due to your sickness or injury for 23 or more consecutive hours. (Applies to Elimination Periods of 30 days or less.)

These Plan Highlights are a brief description of the key features of the OneAmerica insurance plan. The availability of the benefits and features described may vary by state. It is neither a certificate of insurance nor evidence of coverage. This information is provided as a Benefit Outline. It is not a part of the insurance policy and does not change or extend AUL's liability under the group Policy. Employers may receive either a group Policy or a Certificate of Insurance containing a detailed description of the insurance coverage and exclusions under the group Policy. If there are discrepancies between this information and the group Policy, the Policy will prevail.

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