

What you need to know:

- **Are you eligible?** Benefits are available to employees who are actively at work on the effective date of coverage and working the minimum number of hours per week stated in the contract.
- **Your premiums and benefits may vary.** Actual premiums and benefit amounts will be calculated by OneAmerica and may change upon reaching certain ages, according to contract terms, and are subject to change. Volumes and benefit amounts shown may be subject to reductions due to age.
- **Enroll timely for guaranteed issue coverage.** You may be eligible for coverage without having to answer any health questions if you enroll during the initial enrollment period when benefits are first offered by OneAmerica®, or if you enroll as a newly hired employee within 31 days after any applicable waiting period.
- **Enrolling later requires approval.** If you decline coverage now, you will lose your only chance to apply for group insurance coverage without having to first undergo medical underwriting. If you decide to enroll later, you will need to submit a Statement of Insurability form for review. OneAmerica will then decide to approve or deny your coverage based on your health history. You may not be approved for any type of coverage at a later date if you have any current or future medical conditions.

What you need to do:

- **Carefully review the contents of this packet.** Enclosed is personal information about the benefits offered to you by OneAmerica on behalf of your employer. This is your opportunity to learn more about group insurance from OneAmerica, but it is not a complete explanation of benefits. For more information, consult the contract about exclusions, limitations, reduction of benefits, and terms under which the contract may be continued in force or discontinued.
- **Review the Notices and Limitations.** Visit www.employeebenefits.aul.com to find the Notices and Limitations, G-14320 (05 NonPrudent) 12/28/12. Go to Forms, Policy/Employee Admin, and Notices and Limitations.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), a OneAmerica company. Not available in all states or may vary by state.

THE NEED FOR DISABILITY INSURANCE

Protect your paycheck

You insure your home, car and other valuable possessions, so why not also protect what pays for all those things? Your income. Without it, think about how your mortgage/rent, groceries or credit card bills would get paid. That's where disability insurance can help.

A disability can happen to anyone at any time and it can last for a short or long period of time. Purchasing disability insurance through your workplace is a way to replace a portion of your pre-disability earnings if you get sick or hurt and are unable to work. Being prepared can help ease the financial burden for you.

Things to think about

A severe injury or illness can leave you unable to work for years. Workers' compensation only covers injuries that happen on the job and, to qualify for coverage, you must meet certain eligibility requirements. Additionally, medical insurance will only help cover your medical costs.

You might be able to dip into savings or borrow money from loved ones, but if you don't have these options, can you really afford not to have disability insurance?

Protect yourself and your income with disability insurance.

Disability insurance can provide you with the income protection you need. Consider purchasing it today.

Let's figure it out

Everyone's circumstances are different. This calculator can help you figure out how much you need to protect your lifestyle and the lifestyles of those you love if you become disabled.

Estimate your essential monthly expenses

Living expenses	Amount
Monthly housing (e.g., mortgage, rent, insurance, taxes)	
Utilities (e.g., telephone, electricity, gas, oil, cable, TV, Internet)	
Food	
Transportation (e.g., car payments, gasoline, insurance)	
Subtotal =	
Debt expenses	
Education (e.g., tuition, books, supplies)	
Health care (e.g., out-of-pocket costs, insurance premiums)	
Debt payments (e.g., credit cards, other debt)	
Subtotal =	
Other expenses	
Dependent care	
Life insurance premiums	
Subtotal =	
Minimum monthly amount to cover with disability insurance	\$

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company.

© 2016 OneAmerica Financial Partners, Inc. All rights reserved.

What you need to know about your Educator Disability Benefits

Eligible Employees:	This benefit is available for employees who are actively at work on the effective date and working a minimum of 20 hours per week.
Flexible Choices:	Since everyone's needs are different, these plans offer flexibility for you to choose a benefit option that fits your income replacement needs and budget. You are able to enroll and/or change plans during each scheduled enrollment.
Guaranteed Issue:	If you enroll timely, you may be eligible for coverage without having to answer any health questions. If you decline insurance coverage now and decide to enroll later, you may need to provide Evidence of Insurability.
Timely Enrollment:	Enrolling timely means you have enrolled during the initial enrollment period when benefits were first offered by AUL, or as a newly hired employee within 31 days following completion of any applicable waiting period.
Portability:	Should your coverage terminate, you may be eligible to take this disability insurance with you without providing Evidence of Insurability. You must apply within 31 days from the last day you are eligible.
Waiver of Premium:	If approved, this benefit waives your Disability insurance premium in case you become disabled and are unable to collect a paycheck.
Elimination Period:	This is a period of consecutive days of disability before benefits may become payable under the contract.
Total Disability:	You are considered disabled if, because of injury or sickness, you cannot perform the material and substantial duties of any gainful occupation, you are not working in any occupation and are under the regular attendance of a physician for that injury or sickness.
Partial Disability:	You may be paid a partial disability benefit, if because of injury or sickness, you are unable to perform every material and substantial duty of any gainful occupation on a full-time basis, are performing at least one of the material and substantial duties of any gainful occupation, or another occupation, on a full or part-time basis, and are earning less than 80% of your pre-disability earnings due to the same injury or sickness.
Residual:	The elimination period can be satisfied by total disability, partial disability, or a combination of both.
Integration:	The method by which your benefit may be reduced by Other Income Benefits.
Offset:	An offset is an amount that reduces your benefit amount by amounts you receive from other sources for your disability and will be specified in the contract.
Pre-Existing Condition Limitations:	The pre-existing period is 3/12. Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to your effective date of coverage. A pre-existing condition is any condition for which a person has received medical treatment or consultation, taken or were prescribed drugs or medicine, or received care or services, including diagnostic measures, within a time-frame specified in the contract. You must also be treatment-free for a time-frame specified in some contracts following your individual effective date of coverage. A limited benefit will be paid if the Person's Disability begins in the first 12 months following the Person's Individual Effective Date of Insurance; and the Person's Disability is caused by, contributed to by, or the result of a condition for which the Person received medical advice or treatment in the 3 months just prior to the Person's Individual Effective Date of Insurance.
First Day Hospital:	If a Person is Totally Disabled and hospital confined for 24 hours or more with room and board charges during the Elimination Period due to an Injury or Sickness resulting in a covered Disability, benefits are payable from the first day of that confinement. Applies to plans with Elimination Periods of 30 days or less.
About Your Benefits:	Educator Disability benefits are illustrated and paid on a monthly basis.

OneAmerica® is the marketing name for the companies of OneAmerica.

What you need to know about your Group Educator Disability Benefits

- Elimination Period:** This is a period of consecutive days of disability before benefits may become payable under the contract.
- Maximum Benefit Duration:** This is the length of time that you may be paid benefits if continuously disabled as outlined in the contract.

Group Educator Disability Options

You may select a benefit percentage of 45%, 55% or 65% of your earnings, up to a maximum monthly benefit of \$7,500.

Elimination Period	Maximum Benefit Duration	Pre-Existing Condition Period
Option 1: 0 days / 7 days	Injury – 65/5/70	3 months / 12 months
Option 2: 14 days / 14 days	Sickness – 3 Years to Social Security Full Retirement Age	
Option 3: 30 days / 30 days		
Option 4: 90 days / 90 days		

Rates Per \$100 of Monthly Benefit

Plan A - 45%

Age	Option 1 - 0/7	Option 2 - 14/14	Option 3 - 30/30	Option 4 - 90/90
0-29	\$ 1.50	\$ 0.97	\$ 0.56	\$ 0.29
30-34	\$ 1.94	\$ 1.29	\$ 0.76	\$ 0.35
35-39	\$ 2.29	\$ 1.57	\$ 1.00	\$ 0.48
40-44	\$ 2.65	\$ 1.87	\$ 1.25	\$ 0.65
45-49	\$ 2.81	\$ 2.01	\$ 1.37	\$ 0.80
50-54	\$ 3.01	\$ 2.10	\$ 1.49	\$ 1.00
55-59	\$ 3.35	\$ 2.38	\$ 1.75	\$ 1.32
60+	\$ 3.97	\$ 2.75	\$ 2.15	\$ 1.68

Plan B - 55%

Age	Option 1 - 0/7	Option 2 - 14/14	Option 3 - 30/30	Option 4 - 90/90
0-29	\$ 1.65	\$ 1.07	\$ 0.61	\$ 0.32
30-34	\$ 2.14	\$ 1.42	\$ 0.84	\$ 0.38
35-39	\$ 2.53	\$ 1.74	\$ 1.10	\$ 0.53
40-44	\$ 2.92	\$ 2.06	\$ 1.38	\$ 0.72
45-49	\$ 3.10	\$ 2.21	\$ 1.51	\$ 0.88
50-54	\$ 3.32	\$ 2.32	\$ 1.64	\$ 1.10
55-59	\$ 3.69	\$ 2.62	\$ 1.93	\$ 1.46
60+	\$ 4.38	\$ 3.03	\$ 2.37	\$ 1.85

Plan C - 65%

Age	Option 1 - 0/7	Option 2 - 14/14	Option 3 - 30/30	Option 4 - 90/90
0-29	\$ 1.90	\$ 1.23	\$ 0.71	\$ 0.37
30-34	\$ 2.47	\$ 1.64	\$ 0.97	\$ 0.44
35-39	\$ 2.92	\$ 2.01	\$ 1.27	\$ 0.61
40-44	\$ 3.37	\$ 2.38	\$ 1.59	\$ 0.83
45-49	\$ 3.58	\$ 2.55	\$ 1.74	\$ 1.01
50-54	\$ 3.83	\$ 2.68	\$ 1.89	\$ 1.27
55-59	\$ 4.26	\$ 3.02	\$ 2.23	\$ 1.69
60+	\$ 5.05	\$ 3.50	\$ 2.73	\$ 2.14

OneAmerica® is the marketing name for the companies of OneAmerica.

What you need to know about your One Lump Sum Disability Benefits

About Your Benefit:	It is a single, one-time benefit amount payable to you if you become permanently and totally disabled according to the provisions of the contract.
Guaranteed Issue:	\$30,000
Elimination Period:	This is a period of consecutive days of disability before benefits may become payable under the contract.
Benefit Eligibility Period:	This is the period of consecutive days of disability beginning the first day following the elimination period.
Pre-Existing Condition Period:	Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to your effective date of coverage.
Reduction Schedule:	Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule.

Age:	70
Reduces To:	50%

One Lump Sum Disability

You may select a minimum benefit of \$10,000 up to a maximum amount of \$30,000, in increments of \$10,000.

Elimination Period
90 days

Benefit Eligibility Period
24 months

Pre-Existing Condition Period
3 months / 12 months

Payroll Deduction Illustration: Monthly

Lump Sum Options	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$.60	\$.60	\$.80	\$1.20	\$1.90	\$3.00	\$4.80	\$7.60	\$11.40	\$20.80	\$20.80	\$20.80	\$20.80
\$20,000	\$1.20	\$1.20	\$1.60	\$2.40	\$3.80	\$6.00	\$9.60	\$15.20	\$22.80	\$41.60	\$41.60	\$41.60	\$41.60
\$30,000	\$1.80	\$1.80	\$2.40	\$3.60	\$5.70	\$9.00	\$14.40	\$22.80	\$34.20	\$62.40	\$62.40	\$62.40	\$62.40

Note: Premiums are based on your age as of 09/01.

OneAmerica[®] is the marketing name for the companies of OneAmerica.



Call Your ComPsych® GuidanceResources® program anytime for confidential assistance.

Call: **855.387.9727**

Go online: **guidanceresources.com**

TDD: 800.697.0353

Your company Web ID: **ONEAMERICA3**

Personal issues, planning for life events or simply managing daily life can affect your work, health and family. Your GuidanceResources program provides support, resources and information for personal and work-life issues. The program is company-sponsored, confidential and provided at no charge to you and your dependents. This flyer explains how GuidanceResources can help you and your family deal with everyday challenges.

Confidential Counseling

3 Session Plan

This no-cost counseling service helps you address stress, relationship and other personal issues you and your family may face. It is staffed by GuidanceConsultantsSM—highly trained master's and doctoral level clinicians who will listen to your concerns and quickly refer you to in-person counseling (up to 3 sessions per issue per year) and other resources for:

- › Stress, anxiety and depression
- › Relationship/marital conflicts
- › Problems with children
- › Job pressures
- › Grief and loss
- › Substance abuse

Financial Information and Resources

Discover your best options.

Speak by phone with our Certified Public Accountants and Certified Financial Planners on a wide range of financial issues, including:

- › Getting out of debt
- › Credit card or loan problems
- › Tax questions
- › Retirement planning
- › Estate planning
- › Saving for college

Legal Support and Resources

Expert info when you need it.

Talk to our attorneys by phone. If you require representation, we'll refer you to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call about:

- › Divorce and family law
- › Debt and bankruptcy
- › Landlord/tenant issues
- › Real estate transactions
- › Civil and criminal actions
- › Contracts

Work-Life Solutions

Delegate your "to-do" list.

Our Work-Life specialists will do the research for you, providing qualified referrals and customized resources for:

- › Child and elder care
- › Moving and relocation
- › Making major purchases
- › College planning
- › Pet care
- › Home repair

OneAmerica is the marketing name for American United Life Insurance Company(R) (AUL). AUL markets ComPsych services. ComPsych Corporation is not an affiliate of AUL and is not a OneAmerica company.

Copyright © 2015 ComPsych Corporation. All rights reserved.
To view the ComPsych HIPAA privacy notice, please go to www.guidanceresources.com/privacy.

GuidanceResources® Online

Knowledge at your fingertips.

GuidanceResources Online is your one stop for expert information on the issues that matter most to you...relationships, work, school, children, wellness, legal, financial, free time and more.

- › Timely articles, HelpSheetsSM, tutorials, streaming videos and self-assessments
- › "Ask the Expert" personal responses to your questions
- › Child care, elder care, attorney and financial planner searches

Free Online Will Preparation

Get peace of mind.

EstateGuidance® lets you quickly and easily write a will on your computer. Just go to www.guidanceresources.com and click on the EstateGuidance link. Follow the prompts to create and download your will at no cost. Online support and instructions for executing and filing your will are included. You can:

- › Name an executor to manage your estate
- › Choose a guardian for your children
- › Specify your wishes for your property
- › Provide funeral and burial instructions

Just call or click to access your services.



Your ComPsych® GuidanceResources® Program

CALL ANYTIME

Call: **855.387.9727**

TDD: 800.697.0353

Online: **guidanceresources.com**

Your company Web ID: **ONEAMERICA3**

Copyright © 2015 ComPsych Corporation. All rights reserved.