CBG - Texas OLS Block

OneAmerica Financial

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 Financial® 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 Financial 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 Prudent) 12/28/12. Go to Forms, Policy/Employee Admin, and Notices and Limitations.
- **Submit your enrollment form.** Please return your completed enrollment form to your employer.

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

Protect your income with disability insurance

You insure your health, home and car — why not your income?

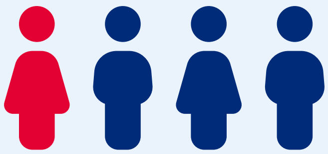
The ability to earn an income is one of the most valuable financial resources. While it's easy to assume a disability won't happen, life often reminds us otherwise and preparing ahead can make all the difference.

Disability insurance protects your paycheck

An unexpected illness or injury can touch anyone's life, but it doesn't have to shake up your financial foundation. Your income helps you care for your loved ones, keeps your household running and supports everyday essentials. Disability insurance replaces a portion of your earnings so you can feel confident that your family is supported and focus on your health.

Other insurance may offer support but some limitations remain.

- Workers' compensation provides coverage for injuries sustained on the job but only if specific eligibility requirements are met. It may cover medical expenses but not lost income during recovery.
- Medical insurance may help with your actual medical expenses, but it won't typically replace wages while you're unable to work.



1 in 4

American workers will experience a disability before retirement age.[1]

If you were to face an illness, injury or pregnancy, would you be financially prepared? To learn more, or if you have any questions about disability insurance options available through your employer, contact your human resources department today.

1. Source: Disability and Death Probability Tables for Insured Workers Who Attain Age 20 in 2024, Social Security Administration, 2024.

Continued on next page

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Did you know?

Some of the most common reasons for disability claims include the following lists below.[2]

Short-term disability

- Pregnancy
- Back, spine, knee and hip injuries
- Fractures, sprains and muscle strains
- Mental health, including anxiety and depression
- Digestive disorders

Long-term disability

- Back, spine, knee and hip injuries
- Fractures, sprains and muscle strains
- Cancer
- Mental health
- Heart attack or stroke

2. Source: Disability Statistics — The Council for Disability Income Awareness

Note: OneAmerica Financial® is the marketing name for the companies of OneAmerica Financial. Products issued and underwritten by American United Life Insurance Company®, Indianapolis, IN, a OneAmerica Financial company. Not available in all states or may vary by state. • Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary or investment advice.

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G-27786 10/02/25

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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: $50,000

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.

One Lump Sum Disability

You may select a minimum benefit of $10,000 up to a maximum amount of $50,000, in increments of $10,000.

Elimination Period	Benefit Eligibility Period	Pre-Existing Condition Period
90 days	24 months	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	$.97	$.97	$1.45	$2.18	$3.15	$4.48	$6.90	$10.16	$14.52	$27.61	$27.61	$27.61	$27.61
$20,000	$1.94	$1.94	$2.90	$4.36	$6.30	$8.96	$13.80	$20.32	$29.04	$55.22	$55.22	$55.22	$55.22
$30,000	$2.91	$2.91	$4.35	$6.54	$9.45	$13.44	$20.70	$30.48	$43.56	$82.83	$82.83	$82.83	$82.83
$40,000	$3.88	$3.88	$5.80	$8.72	$12.60	$17.92	$27.60	$40.64	$58.08	$110.44	$110.44	$110.44	$110.44
$50,000	$4.85	$4.85	$7.25	$10.90	$15.75	$22.40	$34.50	$50.80	$72.60	$138.05	$138.05	$138.05	$138.05

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