

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 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 Financial company. Not available in all states or may vary by state.



Protect Your Income with Disability Insurance

You probably have insurance for the things you depend on most. That could include protecting your home against fire or flood and protecting your vehicle in case of an accident.

You may even have life insurance to make sure that your loved ones are taken care of after you die. But have you ever considered insuring your income?

It's an important question. Your income is the cornerstone of your financial stability. It's how you afford that home's mortgage, your car's monthly payments and the food and other necessities your household needs. That stability is threatened, however, if you experience a severe injury or illness that leaves you unable to work.

Worker's Compensation Might Not Be Enough

Although worker's compensation does offer some protections, it only covers injuries that happen on the job. To qualify for coverage, you also must meet certain eligibility requirements. If you have medical insurance, that can help too, but only to cover your actual medical costs. It still won't replace your lost income while you're unable to work.

16%

of American workers had disability insurance coverage¹.

50%

of working Americans would have to tap into their savings if they couldn't work due to an injury or illness.²

Ready to learn more? Reach out to your human resources department today to get started.

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If You're Not Prepared, You're Not Alone

In 2020 only 16% of American workers had disability insurance coverage.¹ That's probably why half of those surveyed said they'd have to turn to savings if they were disabled and could no longer work.²

At a time when most Americans would drain their bank accounts in just 10 weeks³, that's not a good long-term solution. Yet it's still better than the 20% of workers who said they just didn't know how they would make up the lost income.²

Disability Insurance Protects Your Paycheck

Anyone can be affected by illness or injury, but it doesn't have to threaten your financial security. With disability insurance, a portion of your income is replaced, and you can have peace of mind knowing that your family is protected, and that you can focus on healing.

Did you know?

According to the Council for Disability Awareness⁴, some of the most common reasons for short-term disability claims include:

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

1. Source: <https://lifehappens.org/blog/is-life-insurance-tomorrows-problem-findings-from-the-2020-insurance-barometer-study/> June 16, 2020

2. Source: <https://www.limra.com/globalassets/limra/newsroom/industry-trends/2020-images/DIAM2020factsheet.pdf> Accessed September 9, 2020

3. Source: <https://www.magnifymoney.com/blog/news/paycheck-survey/> February 4, 2020

4. Source: <https://disabilitycanhappen.org/disability-statistic/> March 28, 2018

If you were to face serious illness or injury, would you be financially prepared?

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

What you need to know about your Long Term Disability (LTD) 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.
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.

Long Term Disability Coverage

Your benefit is 60% of your monthly pre-disability earnings, up to a maximum monthly benefit of \$7,000.

Elimination Period	Maximum Benefit Duration		Pre-Existing Condition Period
90 days injury / 90 days sickness	Age When Total Disability Begins	Maximum Duration	3 months / 12 months
	Greater of Social Security Normal Retirement Age or:		
	Less than age 60	To age 65	
	60	5 years	
	61	4 years	
	62	3.5 years	
	63	3 years	
	64	2.5 years	
	65	2 years	
	66	21 months	
	67	18 months	
	68	15 months	
	69 and over	12 months	

Coverage is provided at no cost to you. 100% of the total premium is paid for by your employer.

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What you need to know about your Worksite Short Term 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.
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.

Worksite Short Term Disability Coverage Option 1

You may select a minimum weekly benefit of \$100 up to a maximum Weekly benefit of \$1,300, in increments of \$50, not to exceed 60% of your weekly pre-disability earnings.

Elimination Period	Maximum Benefit Duration	Pre-Existing Condition Period
7 days injury / 7 days sickness	12 weeks	6 months / 6 months / 12 months

Option 1 Payroll Deduction Illustration: 2 Times Per Month

If your annual salary is at least:	You may select a Weekly benefit of:	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+
\$8,667	\$100	\$4.23	\$4.23	\$3.42	\$2.79	\$1.85	\$1.42	\$1.71	\$1.89	\$2.16	\$2.43	\$2.70	\$3.02	\$3.02
\$17,333	\$200	\$8.46	\$8.46	\$6.84	\$5.58	\$3.69	\$2.84	\$3.42	\$3.78	\$4.32	\$4.86	\$5.40	\$6.03	\$6.03
\$34,667	\$400	\$16.92	\$16.92	\$13.68	\$11.16	\$7.38	\$5.68	\$6.84	\$7.56	\$8.64	\$9.72	\$10.80	\$12.06	\$12.06
\$52,000	\$600	\$25.38	\$25.38	\$20.52	\$16.74	\$11.07	\$8.52	\$10.26	\$11.34	\$12.96	\$14.58	\$16.20	\$18.09	\$18.09
\$69,333	\$800	\$33.84	\$33.84	\$27.36	\$22.32	\$14.76	\$11.36	\$13.68	\$15.12	\$17.28	\$19.44	\$21.60	\$24.12	\$24.12
\$86,667	\$1,000	\$42.30	\$42.30	\$34.20	\$27.90	\$18.45	\$14.20	\$17.10	\$18.90	\$21.60	\$24.30	\$27.00	\$30.15	\$30.15
\$95,333	\$1,100	\$46.53	\$46.53	\$37.62	\$30.69	\$20.30	\$15.62	\$18.81	\$20.79	\$23.76	\$26.73	\$29.70	\$33.17	\$33.17
\$104,000	\$1,200	\$50.76	\$50.76	\$41.04	\$33.48	\$22.14	\$17.04	\$20.52	\$22.68	\$25.92	\$29.16	\$32.40	\$36.18	\$36.18
\$112,667	\$1,300	\$54.99	\$54.99	\$44.46	\$36.27	\$23.99	\$18.46	\$22.23	\$24.57	\$28.08	\$31.59	\$35.10	\$39.20	\$39.20

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

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