

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

What you need to know about your Basic Life and AD&D Benefits

Guaranteed Issue: Employee: \$30,000

Accidental Death and Dismemberment (AD&D): Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract. Additional AD&D benefits include seat belt, air bag, repatriation, child higher education, child care, paralysis/loss of use, severe burns, disappearance, and exposure.

Accelerated Life Benefit: If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.

Reductions: Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule.

Age:	65	70
Reduces To:	35%	50%

Basic Employee Life and AD&D Coverage

Your Life and AD&D insurance coverage amount is \$30,000.

Coverage is provided at no cost to you.

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What you need to know about your Voluntary Term Life and AD&D Benefits

- Flexible Options:** Employee: \$10,000 to \$500,000, in \$1,000 increments, not to exceed 5 times your annual salary
Spouse under age 70: \$5,000 to \$250,000, in \$500 increments, not to exceed 100% of the employee's amount
- Guaranteed Issue:** Employee: \$150,000 Spouse: \$25,000 Child: \$10,000
- Dependent Life Coverage:** Optional dependent life coverage is available to eligible employees. You must select employee coverage in order to cover your spouse and/or child(ren).
- Accidental Death and Dismemberment (AD&D):** Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract. Additional AD&D benefits include seat belt, air bag, repatriation, child higher education, child care, paralysis/loss of use, severe burns, disappearance, and exposure.
- Accelerated Life Benefit:** If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.
- Guaranteed Increase In Benefit:** You may be eligible to increase your coverage annually until you reach your maximum amount without providing evidence of insurability.
- Reductions:** Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule. The amounts of dependent life insurance and dependent AD&D principal sum will reduce according to the employee's reduction schedule.

Age:	70	75	80	85	90
Reduces To:	45%	30%	20%	15%	10%

Payroll Deduction Illustration: Bi-Weekly Employee Options

Life & AD&D	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	\$.51	\$.51	\$.51	\$.51	\$.60	\$.88	\$1.25	\$1.80	\$2.96	\$3.56	\$4.94	\$11.36	\$11.36
\$20,000	\$1.02	\$1.02	\$1.02	\$1.02	\$1.20	\$1.76	\$2.50	\$3.60	\$5.91	\$7.11	\$9.88	\$22.71	\$22.71
\$30,000	\$1.53	\$1.53	\$1.53	\$1.53	\$1.80	\$2.64	\$3.74	\$5.40	\$8.87	\$10.67	\$14.82	\$34.07	\$34.07
\$40,000	\$2.03	\$2.03	\$2.03	\$2.03	\$2.40	\$3.50	\$4.98	\$7.20	\$11.81	\$14.21	\$19.75	\$45.41	\$45.41
\$50,000	\$2.54	\$2.54	\$2.54	\$2.54	\$3.00	\$4.38	\$6.23	\$9.00	\$14.77	\$17.77	\$24.69	\$56.77	\$56.77
\$60,000	\$3.05	\$3.05	\$3.05	\$3.05	\$3.60	\$5.26	\$7.48	\$10.80	\$17.72	\$21.32	\$29.63	\$68.12	\$68.12
\$70,000	\$3.55	\$3.55	\$3.55	\$3.55	\$4.20	\$6.14	\$8.72	\$12.60	\$20.68	\$24.88	\$34.57	\$79.48	\$79.48
\$80,000	\$4.06	\$4.06	\$4.06	\$4.06	\$4.80	\$7.02	\$9.97	\$14.40	\$23.63	\$28.43	\$39.51	\$90.83	\$90.83
\$90,000	\$4.57	\$4.57	\$4.57	\$4.57	\$5.40	\$7.90	\$11.22	\$16.20	\$26.59	\$31.99	\$44.45	\$102.19	\$102.19
\$100,000	\$5.08	\$5.08	\$5.08	\$5.08	\$6.01	\$8.78	\$12.47	\$18.01	\$29.54	\$35.54	\$49.39	\$113.54	\$113.54

Spouse Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$5,000	\$.25	\$.25	\$.25	\$.25	\$.30	\$.44	\$.62	\$.90	\$1.48	\$1.78	\$2.47
\$10,000	\$.51	\$.51	\$.51	\$.51	\$.60	\$.88	\$1.25	\$1.80	\$2.96	\$3.56	\$4.94
\$15,000	\$.76	\$.76	\$.76	\$.76	\$.90	\$1.32	\$1.87	\$2.70	\$4.43	\$5.33	\$7.41
\$20,000	\$1.02	\$1.02	\$1.02	\$1.02	\$1.20	\$1.76	\$2.50	\$3.60	\$5.91	\$7.11	\$9.88
\$25,000	\$1.27	\$1.27	\$1.27	\$1.27	\$1.50	\$2.20	\$3.12	\$4.50	\$7.39	\$8.89	\$12.35

Child Options

Life & AD&D	Child(ren) 6 months to age 19, or 25 if full-time student	Child(ren) live birth to 6 months	Deduction amount Child(ren)
Option 1:	\$2,500	\$1,000	\$0.32
Option 2:	\$5,000	\$1,000	\$0.64
Option 3:	\$10,000	\$1,000	\$1.28

Note: Employee and Spouse premiums are based on your age as of 01/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

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What you need to know about your Short Term Disability (STD) 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.

Short Term Disability Coverage

Your benefit is 60% of your weekly pre-disability earnings, up to a maximum weekly benefit of \$1,500.

Elimination Period	Maximum Benefit Duration	Pre-Existing Condition Period
30 days injury / 30 days sickness	22 weeks	None

Payroll Deduction Illustration: Monthly

50% of the total premium is paid for by your employer.

To estimate your payroll deduction amount:

	Example*	STD
1. Benefit percentage	0.6	0.6
2. Maximum weekly benefit	\$1,500	\$1,500
3. Multiply your weekly salary by Step 1	\$346	
4. Enter the lesser of Step 2 or Step 3	\$346	
5. Divide Step 4 by 10	\$34.62	
6. Multiply Step 5 by 0.28	\$9.69	
7. Multiply Step 6 by 0.5	\$4.85	

*Example based on earnings of \$577 per week

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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 \$6,000.

Elimination Period	Maximum Benefit Duration		Pre-Existing Condition Period
180 days injury / 180 days sickness	Age When Total Disability Begins	Maximum Duration	6 months / 12 months
		Greater of Social Security Full 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	

Payroll Deduction Illustration: Bi-Weekly

50% of the total premium is paid for by your employer.

To estimate your payroll deduction amount:

	Example*	LTD
1. Maximum covered monthly earnings	\$10,000	\$10,000
2. Enter your monthly earnings	\$2,500	
3. Enter the lesser of Step 1 or Step 2	\$2,500	
4. Divide Step 3 by 100	\$25.00	
5. Multiply Step 4 by 0.32	\$8.00	
6. Multiply Step 5 by 0.5	\$4.00	
7. Multiply Step 6 by 12 and divide by 26 to determine your estimated payroll deduction amount	\$1.85	

*Example based on earnings of \$2,500 per month

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

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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

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