

# Why should you consider purchasing life insurance protection at your workplace?

One third of Americans believe they would feel the financial impact from the loss of a primary wage earner within a month of the wage earner's passing. Half say they would feel an impact within six months.

*(Source: LIMRA, Life Insurance Awareness Month Fact Sheet, 2014)*

Just under 60 percent of adults in the United States have life insurance coverage. This leaves over 100 million adult Americans without life insurance protection.

*(Source: LIMRA, Insurance Barometer Study, 2015)*

1 in 4 adult Americans wish their spouse or partner would purchase some or more life insurance.

*(Source: LIMRA, Insurance Barometer Study, 2015)*

**Many of us lead busy lives and seldom take time to think about life's risks. Consider the following reasons many people purchase group TERM life insurance:**

- Replacing income
  - Paying off mortgage
  - Providing funds for college education
  - Paying for medical / burial / final expenses
- Preparing for life events, such as:
  - Marriage
  - Growing family
  - Home Purchase
- Transferring wealth to family
- Making a charitable gift
- Supporting aging parents

**Advantages of shopping at work include:**

- Affordable group rates
- Convenient payroll deduction
- Guaranteed issue for timely applicant
- Easy access

# Hopkins County

Class: 1



## AUL's Group Voluntary Term Life and AD&D Insurance Terms and Definitions

**Eligible Employees:** This benefit is available for employees who are actively at work on the effective date and working a minimum of 30 hours per week.

**Flexible Choices:** Since everyone's needs are different, this plan offers flexibility for you to choose a benefit amount that fits your needs and budget.

**Accidental Death & Dismemberment (AD&D):** If approved for this benefit, additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract.

**Guaranteed Issue Amounts:** This is the most coverage you can purchase without having to answer any health questions. If you decline insurance coverage now and decide to enroll later, you will need to provide Evidence of Insurability.

Employee Guaranteed Issue Amount:	\$130,000
Spouse Guaranteed Issue Amount:	\$30,000
Child Guaranteed Issue Amount:	\$10,000

**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.

**Evidence of Insurability:** If you elect a benefit amount over the Guaranteed Issue Amount shown above for you or your eligible dependents, or you do not enroll timely, you will need to submit a Statement of Insurability form for review. Based on health history, you and / or your dependents will be approved or declined for insurance coverage by AUL.

**Life Event Benefit:** You may be able to add coverage or increase your benefit amount if you apply within 31 days from the date of a life event. Examples of a life event include marriage, the birth of a child, or adoption.

### Continuation of Coverage Options:

**Portability** Should your coverage terminate for any reason, you may be eligible to take this term life insurance with you without providing Evidence of Insurability. You must apply within 31 days from the last day you are eligible. The Portability option is available until you reach age 70.

OR

**Conversion** Should your life insurance coverage, or a portion of it, cease for any reason, you may be eligible to convert your Group Term Coverage to Individual Coverage without providing Evidence of Insurability. You must apply within 31 days from the last day you are eligible.

**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.

**Waiver of Premium:** If approved, this benefit waives your and your dependents' insurance premium in case you become totally disabled and are unable to collect a paycheck.

**Reductions:** Upon reaching certain ages, your original benefit amount will reduce to a percentage as 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:	65	70
Reduces To:	65%	50%

This invitation to inquire allows eligible employees an opportunity to inquire further about AUL's group insurance and is limited to a brief description of any losses for which benefits are payable. The contract has exclusions, limitations reduction of benefits, and terms under which the contract may be continued in force or discontinued.

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**Voluntary Term Life including matching AD&D Coverage**  
**Monthly Payroll Deduction Illustration**

About your benefit options:

- You may select a minimum benefit of \$10,000 up to a maximum amount of \$500,000, in increments of \$1,000, not to exceed 5 times your annual base salary only, rounded to the next higher \$1,000.
- Amounts requested above \$130,000 for an Employee, \$30,000 for a Spouse, or any amount not requested timely will require Evidence of Insurability.
- Employee must select coverage to select any Dependent coverage.
- Dependent coverage cannot exceed 100% of the Voluntary Term Life amount selected by the Employee.
- A Spouse must be under age 70 to be eligible for benefits.

**EMPLOYEE ONLY OPTIONS**  
 (based on Employee's age as of 04/01)

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	\$ .90	\$ .90	\$ 1.00	\$ 1.30	\$ 1.80	\$ 2.60	\$ 3.90	\$ 5.60	\$ 7.80	\$ 9.80	\$ 13.90	\$ 26.00	\$ 79.80
\$20,000	\$ 1.80	\$ 1.80	\$ 2.00	\$ 2.60	\$ 3.60	\$ 5.20	\$ 7.80	\$ 11.20	\$ 15.60	\$ 19.60	\$ 27.80	\$ 52.00	\$ 159.60
\$30,000	\$ 2.70	\$ 2.70	\$ 3.00	\$ 3.90	\$ 5.40	\$ 7.80	\$ 11.70	\$ 16.80	\$ 23.40	\$ 29.40	\$ 41.70	\$ 78.00	\$ 239.40
\$40,000	\$ 3.60	\$ 3.60	\$ 4.00	\$ 5.20	\$ 7.20	\$ 10.40	\$ 15.60	\$ 22.40	\$ 31.20	\$ 39.20	\$ 55.60	\$ 104.00	\$ 319.20
\$50,000	\$ 4.50	\$ 4.50	\$ 5.00	\$ 6.50	\$ 9.00	\$ 13.00	\$ 19.50	\$ 28.00	\$ 39.00	\$ 49.00	\$ 69.50	\$ 130.00	\$ 399.00
\$60,000	\$ 5.40	\$ 5.40	\$ 6.00	\$ 7.80	\$ 10.80	\$ 15.60	\$ 23.40	\$ 33.60	\$ 46.80	\$ 58.80	\$ 83.40	\$ 156.00	\$ 478.80
\$80,000	\$ 7.20	\$ 7.20	\$ 8.00	\$ 10.40	\$ 14.40	\$ 20.80	\$ 31.20	\$ 44.80	\$ 62.40	\$ 78.40	\$ 111.20	\$ 208.00	\$ 638.40
\$100,000	\$ 9.00	\$ 9.00	\$ 10.00	\$ 13.00	\$ 18.00	\$ 26.00	\$ 39.00	\$ 56.00	\$ 78.00	\$ 98.00	\$ 139.00	\$ 260.00	\$ 798.00
\$120,000	\$ 10.80	\$ 10.80	\$ 12.00	\$ 15.60	\$ 21.60	\$ 31.20	\$ 46.80	\$ 67.20	\$ 93.60	\$ 117.60	\$ 166.80	\$ 312.00	\$ 957.60
\$130,000	\$ 11.70	\$ 11.70	\$ 13.00	\$ 16.90	\$ 23.40	\$ 33.80	\$ 50.70	\$ 72.80	\$ 101.40	\$ 127.40	\$ 180.70	\$ 338.00	\$ 1,037.40

**SPOUSE ONLY OPTIONS**  
 (based on Employee's Age as of 04/01)

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	\$ .83	\$ .83	\$ .84	\$ .99	\$ 1.24	\$ 1.69	\$ 2.47	\$ 3.51	\$ 5.08	\$ 6.99	\$ 9.75	\$ 18.15	\$ 55.40
\$20,000	\$ 1.66	\$ 1.66	\$ 1.68	\$ 1.98	\$ 2.48	\$ 3.38	\$ 4.94	\$ 7.02	\$ 10.16	\$ 13.98	\$ 19.50	\$ 36.30	\$ 110.80
\$30,000	\$ 2.49	\$ 2.49	\$ 2.52	\$ 2.97	\$ 3.72	\$ 5.07	\$ 7.41	\$ 10.53	\$ 15.24	\$ 20.97	\$ 29.25	\$ 54.45	\$ 166.20

**CHILD(REN) OPTIONS**  
 (Premium shown for Child(ren) reflects the cost for all eligible dependent children)

	Child(ren) 6 months to age 26	Child(ren) live birth to 6 months	Payroll Deduction Amount
Option 1:	\$10,000	\$1,000	\$4.54

About Premiums: The premiums shown above may vary slightly due to rounding; actual premiums will be calculated by American United Life Insurance Company® (AUL), and may increase upon reaching certain age brackets, according to contract terms, and are subject to change.

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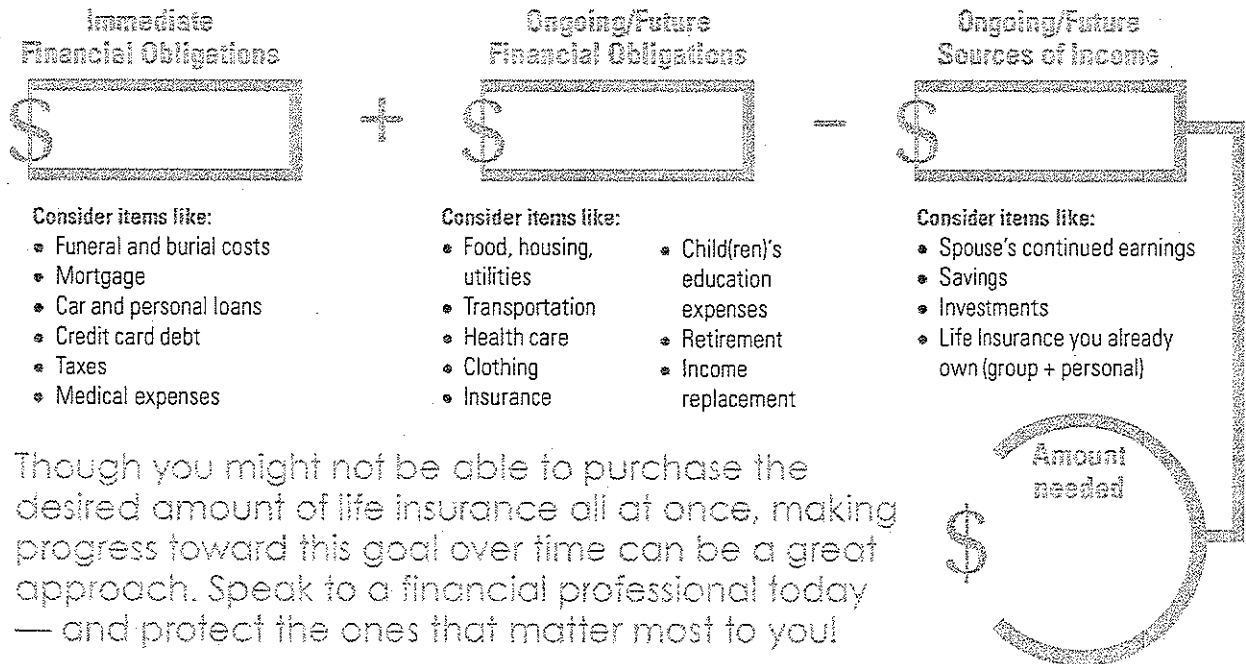
# Life insurance protection: How much is enough?

## The importance of protection

Understanding the importance of and reasons for having life insurance can come from many life experiences — going through a personal loss or seeing the impact of loss on others. The question always begs, “How much life insurance do I really need?” You might have purchased insurance offered through your work, and some you may have purchased on your own, but *what is that number? How much life insurance is truly enough?*

Really, that answer depends on you, since your circumstances and financial goals are different from anyone else. Use the following equation and related financial considerations to help develop a ballpark figure of how much life insurance you should consider to protect those you love.

Any gap you identify through this exercise represents the amount of life insurance needed to take care of your loved ones’ financial needs should something happen to you.



Though you might not be able to purchase the desired amount of life insurance all at once, making progress toward this goal over time can be a great approach. Speak to a financial professional today — and protect the ones that matter most to you!

# Why should you consider purchasing disability insurance protection at your workplace?

Approximately every 7 seconds, a working-age American suffers a disabling injury or illness that will last for at least one month.

*(Source: America's Disability Counter, DisabilityCounter.org)*

65 percent of employees could not pay their bills for more than a year without an income.

*(Source: CDA 2013 Employer Disability Awareness Study, p. 10)*

For every 17 working Americans, 1 is disabled.

*(Source: U.S. Social Security Administration, Source: CDA 2014 Employer Disability Awareness Study, p. 6)*

**Many of us lead busy lives and seldom take time to think about life's risks. Consider the following reasons many people purchase disability insurance:**

- Lost wages
- Daily living expenses, such as:
  - Mortgage / rent
  - Utilities
  - Car
  - Food
  - Childcare
  - Eldercare
  - Hobbies
  - Pet care
- Ongoing medical expenses

**Advantages of shopping at work include:**

- Affordable group rates
- Convenient payroll deduction
- Guaranteed issue for timely applicant
- Easy access

# Hopkins County

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American United Life Insurance Company®  
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One American Square, P.O. Box 6123  
Indianapolis, IN 46206-6123  
(800) 553-5318



## Worksite Short Term Disability Terms and Definitions

<b>Eligible Employees:</b>	This benefit is available for employees who are actively at work on the effective date and working a minimum of 30 hours per week.
<b>Flexible Choices:</b>	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.
<b>Guaranteed Issue:</b>	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 will need to provide Evidence of Insurability.
<b>Timely Enrollment:</b>	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.
<b>Evidence of Insurability:</b>	If you do not enroll timely, you will need to submit a Statement of Insurability form for review. Based on health history, you will be approved or declined by AUL.
<b>Portability:</b>	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.
<b>Waiver of Premium:</b>	If approved, this benefit waives your Disability insurance premium in case you become disabled and are unable to collect a paycheck.
<b>Elimination Period:</b>	This is a period of consecutive days of disability before benefits may become payable under the contract.
<b>Total Disability:</b>	You are considered disabled if, because of injury or sickness, you cannot perform the material and substantial duties of your regular job, you are not working in any occupation and are under the regular attendance of a physician for that injury or sickness.
<b>Partial Disability:</b>	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 your regular job on a full-time basis, are performing at least one of the material and substantial duties of your regular job, 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. Partial Disability is applicable to option 1.
<b>Residual:</b>	The elimination period can be satisfied by total disability, partial disability, or a combination of both. Residual is applicable to option 1.
<b>Pre-Existing Condition Limitations:</b>	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.
<b>About Your Benefits:</b>	Short Term Disability (STD) benefits are illustrated weekly and are paid on a weekly basis.

This invitation to inquire allows eligible employees an opportunity to inquire further about AUL's group insurance and is limited to a brief description of any losses for which benefits are payable. The contract has exclusions, limitations reduction of benefits, and terms under which the contract may be continued in force or discontinued.

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***Worksite Disability Short Term Insurance Coverage for Eligible Employees***  
***Monthly Payroll Deduction Illustration***

About your benefit options:

- Short Term Disability (STD) benefits are illustrated weekly and are paid on a weekly basis.
- Amounts not requested timely will require Evidence of Insurability.
- Benefit amounts are based upon a percentage of covered earnings. Potential benefits are reduced by other income offsets including but not limited to Social Security benefits.

	<b>Benefit Percentage</b>	<b>Maximum Weekly Benefit</b>	<b>Elimination Period</b>	<b>Maximum Benefit Duration</b>	<b>Pre-Existing Condition Period</b>
Option 1 - WDS	60%	\$500	14/14	11 weeks	3/12

**To Determine Your Estimated Weekly Benefit:**

1. Enter your Weekly Salary: \_\_\_\_\_
2. Multiply Step 1 by 60%: \_\_\_\_\_. If this number is less than \$500, this is your estimated Weekly Benefit. If this number is \$500 or greater, your estimated Weekly Benefit is \$500.

About Premiums: The premiums shown above may vary slightly due to rounding; actual premiums will be calculated by American United Life Insurance Company® (AUL), and may increase upon reaching certain age brackets, according to contract terms, and are subject to change.

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**Worksite Disability Short Term Insurance Coverage for Eligible Employees  
Payroll Deduction Illustration**

**Steps to Calculate Monthly Deduction (Class 1)**

\*Example      Opt 1  
                              WDS

Note: Please use the following formula to calculate the cost for this benefit. You can only elect one WDS plan option.

1A: Enter your Weekly Salary	\$480	_____
1B: Multiply Step 1A by (Benefit %) (.600)	\$288 (.600)	_____
1C: Maximum Weekly Benefit	\$500	\$500
1D: Enter the lesser amount of 1B or 1C	\$288	_____
2. Divide Step 1D by 10	\$28.80	_____
3. Enter Rate from chart below	X \$0.44	X _____
4. Multiply Step 2 by Step 3 (Mo Prem)	= \$12.67	= _____

\*Example: Based on an Employee Age 36 with an annual salary of \$25,000 choosing Opt 1

**Monthly Premium Rates per \$10 of Covered Weekly Benefit  
(Based on Age as of 4/1)**

Age Brackets:	Opt 1 WDS
0 - 19	\$ .500
20 - 24	\$ .500
25 - 29	\$ .550
30 - 34	\$ .480
35 - 39	\$ .440
40 - 44	\$ .480
45 - 49	\$ .500
50 - 54	\$ .580
55 - 59	\$ .750
60 - 64	\$ .910
65 - 69	\$1.010
70 - 74	\$1.010
75 +	\$1.010

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## Worksite Long Term Disability Terms and Definitions

- Eligible Employees:** This benefit is available for employees who are actively at work on the effective date and working a minimum of 30 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.
- 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 will 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.
- Evidence of Insurability:** If you do not enroll timely, you will need to submit a Statement of Insurability form for review. Based on health history, you will be approved or declined by AUL.
- 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 your regular 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 your regular occupation on a full-time basis, are performing at least one of the material and substantial duties of your regular 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. Partial Disability is applicable to option 1.
- Residual:** The elimination period can be satisfied by total disability, partial disability, or a combination of both. Residual is applicable to option 1.
- Return to Work:** You may be able to return to work for a specified time period without having your partial disability benefits reduced according to the contract. The Return to Work Benefit is offered up to a maximum of 12 months. Return to Work is applicable to option 1.
- Integration:** The method by which your benefit may be reduced by Other Income Benefits. Integration is applicable to option 1.
- 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 would have 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.
- About Your Benefits:** Long Term Disability (LTD) benefits are illustrated and paid on a monthly basis.

This invitation to inquire allows eligible employees an opportunity to inquire further about AUL's group insurance and is limited to a brief description of any losses for which benefits are payable. The contract has exclusions, limitations reduction of benefits, and terms under which the contract may be continued in force or discontinued.



*Worksite Disability Long Term Insurance Coverage for Eligible Employees  
Monthly Payroll Deduction Illustration*

About your benefit options:

- Long Term Disability (LTD) benefits are illustrated and paid on a monthly basis.
- Amounts not requested timely will require Evidence of Insurability.
- Maximum benefit amounts are based upon a percentage of covered earnings. Potential benefits are reduced by other income offsets including but not limited to Social Security benefits.

	<b>Benefit Percentage</b>	<b>Maximum Monthly Benefit</b>	<b>Elimination Period</b>	<b>Maximum Benefit Duration</b>	<b>Pre-Existing Condition Period</b>
Option 1 - WDL	60%	\$3,000	90/90	SSFRA	3/12

**To Determine Your Estimated Monthly Benefit:**

1. Enter your Monthly Salary: \_\_\_\_\_.
2. Multiply Step 1 by 60%: \_\_\_\_\_. If this number is less than \$3,000, this is your estimated Monthly Benefit. If this number is \$3,000 or greater, your estimated Monthly Benefit is \$3,000.

About Premiums: The premiums shown above may vary slightly due to rounding; actual premiums will be calculated by American United Life Insurance Company® (AUL), and may increase upon reaching certain age brackets, according to contract terms, and are subject to change.

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**Worksite Disability Long Term Insurance Coverage for Eligible Employees  
Payroll Deduction Illustration**

**Steps to Calculate Monthly Deduction (Class 1)**

\*Example      Opt 1  
WDL

**Note: Please use the following formula to calculate the cost for this benefit. You can only elect one WDL plan option.**

1A: Enter your Monthly Salary	<u>\$2,083</u>	_____
1B: Maximum Covered Monthly Earnings	<u>\$5,000</u>	<u>\$5,000</u>
1C: Enter the lesser amount of 1A or 1B	<u>\$2,083</u>	_____
2. Divide Step 1C by 100	<u>\$20.83</u>	_____
3. Enter Rate from chart below	<u>X \$0.56</u>	<u>X</u>
4. Multiply Step 2 by Step 3 (Mo Prem)	<u>= \$11.66</u>	<u>=</u>

\*Example: Based on an Employee Age 36 with an annual salary of \$25,000 choosing Opt 1

**Monthly Premium Rates per \$100 of Covered Monthly Earnings  
(Based on Age as of 4/1)**

Age Brackets:	Opt 1 WDL
0 - 19	\$ .340
20 - 24	\$ .340
25 - 29	\$ .370
30 - 34	\$ .440
35 - 39	\$ .560
40 - 44	\$ .770
45 - 49	\$ 1.070
50 - 54	\$ 1.400
55 - 59	\$ 1.840
60 - 64	\$ 2.000
65 - 69	\$ 2.230
70 - 74	\$ 3.380
75 +	\$ 3.380

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## AUL's Group Lump Sum Disability Insurance Coverage for Eligible Employees

<b>Lump Sum Disability Benefit</b>	A single, one-time benefit amount payable to an eligible insured who is permanently and totally disabled according to the provision policy.
<b>Guaranteed Issue Amount</b>	If an eligible person applies timely, this amount of coverage does not require evidence of insurability.
<b>Disability</b>	Because of an injury or sickness, you are unable to work at all or you are performing some of the substantial duties of your regular occupation for less than 80% of your regular hours. You must also be under the regular attendance of a physician.
<b>Permanent &amp; Totally Disabled</b>	Means that, due to Sickness or Injury, an insured is: 1) expected to be unable to perform the Material and Substantial Duties of any occupation for which he is reasonably fitted by training, education or experience on a full-time basis for a continuous period of not less than 24 months; 2) not working; 3) not engaged in any activity for profit, such as a business or investment activity; 4) not receiving income or revenue from an activity which is a hobby; and 5) under the Regular Attendance of a Physician for that Sickness or Injury. If the Person's any occupation requires a license, loss of this license for any reason does not in itself constitute Permanent and Total Disability.
<b>Elimination Period</b>	The period of consecutive days the insured is disabled beginning on the date of the disability.
<b>Benefit Eligibility Period</b>	The period of consecutive days the insured is disabled beginning on the first day following the elimination period and continuing for 24 months.
<b>Other Income Offsets</b>	The coverage does not reduce the lump sum disability benefit by other income benefits such as benefits received under American United Life Insurance Company® (AUL)'s group disability insurance contract, benefits paid by external sources such as SSA, or other insurance.
<b>Waiver of Premium Benefit</b>	If eligible under the insurance contract and approved for this benefit, AUL can waive the premium payments for an insured while disabled and during the elimination period and the benefit eligibility period.
<b>Portability Privilege</b>	Insureds may be eligible to apply for continuation of coverage should coverage terminate due to certain events. Approval for this benefit can extend coverage for an additional period of time.
<b>Pre-Existing Condition</b>	Benefits will not be paid if the insured's disability begins in a time frame following when coverage has begun and the disability is caused by, contributed to by, or the result of a condition, whether or not that condition is diagnosed at all or is misdiagnosed, for which: the insured received medical treatment, consultation, care or services, including diagnostic measures, or was prescribed drugs or medicines in a time frame prior to coverage beginning; the insured had symptoms for which an ordinarily prudent person would have consulted a medical provider prior to coverage beginning, and the insured was not treatment free for a period of time after coverage beginning.
<b>Guaranteed Increase in Benefit (GIB)</b>	If eligible, insureds may apply an additional amount of coverage once a year if policy conditions are met.
<b>Life Event Benefit (LEB)</b>	Insureds can apply to increase or decrease coverage amount if specific life changes occur.
<b>Continuation of Insurance under FMLA</b>	If eligible under the insurance contract and approved for the Family Medical Leave Act (FMLA) benefit, coverage may be continued for a period of time outlined in the contract while on an employer approved FMLA leave of absence.

## AUL's Group Lump Sum Disability Insurance Coverage for Eligible Employees

### Eligible Employees

An individual who is a full-time employee, shareholder, owner, proprietor, partner, member, or corporate officer of the Policyholder: 1) whose employment with the Policyholder constitutes his principal occupation; 2) who works at that occupation a minimum of 30 or more hours per week; 3) who is working at the Policyholder's regular place of business which may include an alternative worksite if approved by the Policyholder and AUL; 4) who is not a part-time, temporary or seasonal Participant or worker; 5) who is authorized to work in the United States under applicable state and federal laws; and 6) if approved by AUL: a) who legally works and resides in Canada; b) who legally works in the United States and resides in Canada; or c) who legally works in Canada and resides in the United States.

### Evidence of Insurability

If a person does not apply timely or requests an amount greater than the guaranteed issue amount, the applicant will be required to undergo medical underwriting and provide a statement and proof of medical history to determine if coverage can be approved.

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a ONEAMERICA® company. Visit us at [www.oneamerica.com](http://www.oneamerica.com) for more information.



**One Lump Sum Disability Coverage**

**Benefits offered under One Lump Sum Plan 1:**

- If you become permanently and totally disabled and unable to work for two years or more, a single payment can be made to help meet your additional expenses for immediate needs
- Flexible coverage options - you pick the benefit amount that suits your budget and needs
- Guaranteed issue amounts of coverage - no medical underwriting necessary for eligible employees and certain amounts of coverage
- Doesn't reduce with other income benefits, such as Social Security Disability Insurance or other disability products
- Waiver of premium
- Survivor benefit
- No restrictions on how you spend your money

**One Lump Sum Coverage Design:**

Elimination Period  
90 days

Benefit Eligibility Period  
24 months

Pre-Existing Condition Period  
3/12

**One Lump Sum coverage options available and the estimated premium cost that will be deducted from each monthly paycheck:**

You may apply for one of the following benefit amount options.

ONE LUMP SUM OPTIONS (based on your age as of 04/01)													
	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	\$0.90	\$0.90	\$1.30	\$1.90	\$2.90	\$4.50	\$7.40	\$11.20	\$16.60	\$30.80	\$30.80	\$30.80	\$30.80
\$15,000	\$1.35	\$1.35	\$1.95	\$2.85	\$4.35	\$6.75	\$11.10	\$16.80	\$24.90	\$46.20	\$46.20	\$46.20	\$46.20
\$20,000	\$1.80	\$1.80	\$2.60	\$3.80	\$5.80	\$9.00	\$14.80	\$22.40	\$33.20	\$61.60	\$61.60	\$61.60	\$61.60
\$25,000	\$2.25	\$2.25	\$3.25	\$4.75	\$7.25	\$11.25	\$18.50	\$28.00	\$41.50	\$77.00	\$77.00	\$77.00	\$77.00

About Premiums: The premiums shown above may vary slightly due to rounding; actual premiums will be calculated by American United Life Insurance Company® (AUL), and may increase upon reaching certain age brackets, according to contract terms, and are subject to change.

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# 3 things to know about Travel Assistance

For a list of additional travel assistance services<sup>1</sup>, please refer to EA USA's brochure<sup>5</sup> or visit their website at [www.europassistance-usa.com](http://www.europassistance-usa.com).

American United Life Insurance Company<sup>®</sup> (AUL), a OneAmerica<sup>®</sup> company, realizes emergencies can happen when you are traveling away from home on business or for pleasure. When an emergency occurs, we understand you need help that is dependable and fast.

With a phone call to Europ Assistance USA (EA USA)<sup>1</sup>, covered persons have access to worldwide 24-hour medical and transportation services. When traveling 100 or more miles away from home, EA will be there in the event of an emergency during a covered trip at no additional premium cost to the covered policyholder<sup>2</sup>.

## 1. Who is covered?

A covered person is an individual who receives coverage under a covered policyholder's AUL group life insurance contract and the individual's spouse, domestic partner and children. The Travel Assistance benefit applies to covered persons who are traveling 100 miles or more away from home during a covered trip.

## 2. What is a covered trip?

A covered trip is defined as a business or pleasure trip not more than 90 days in length and 100 or more miles away from home. EA USA offers and administers the program and services in most countries<sup>3</sup> and can also provide pre-trip assistance services to help you prepare and plan ahead of time.

## 3. How to utilize EA USA services

**1. Call an EA USA representative.**  
From the US/Canada: **1-866-294-2469**  
All other locations: **+1 240 330 1509**

**2. Verify eligibility**  
Provide the name of the covered policyholder's employer in order to verify eligibility and a phone number where you may be reached.

1. EA USA is neither affiliated nor under common control with OneAmerica or AUL, and AUL only markets the EA USA program.
2. A covered person does not include an individual who has been approved for continuation of insurance or portability benefits, an individual insured under AUL's 2+ Protector contract or an individual insured under AUL's Voluntary Universal Life insurance contract. The program and services are not offered or available to individuals who are not covered persons and may be terminated or discontinued at any time.
3. However, conditions and events such as force majeure, war, natural disasters or political instability may occur or exist that render assistance and services difficult or impossible in some areas. Therefore, availability of services cannot always be guaranteed or offered.
4. Neither EA USA nor AUL shall have responsibility for the nature, content or quality of any medical advice or legal counsel given by any medical professional or attorney, nor shall EA USA or AUL be liable for the negligence or other wrongful acts or omissions of any healthcare or legal professionals providing direct services to covered persons.
5. Eligibility must always first be verified by EA USA through the covered policyholder's designated contract.

# 3 Reasons to **stop** and **consider** before you decide not to apply for coverage **now**:

## 1. A missed opportunity

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You will lose your only chance to apply for group insurance coverage without having to first undergo medical underwriting.

## 2. You may not be approved

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If you have any current or future medical conditions, you may not be approved for any type of coverage at a later date. Evidence of Insurability will be required.

## 3. A longer waiting period

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If you decide in the future you want to apply for group insurance coverage, you will have to wait until the next enrollment period to apply.



## Notices and Limitations for Group Life and Disability Insurance Products

Products and financial services provided by  
American United Life Insurance Company®  
a ONEAMERICA® company  
One American Square, P.O. Box 6123  
Indianapolis, IN 46206-6123  
(800) 553-5318  
www.oneamerica.com



### Eligibility for Coverage<sup>1</sup>:

An eligible Employee is a full-time Employee legally authorized to work and reside in the United States. Eligible Employees cannot be considered a part-time, temporary or seasonal Employee. If any eligible Employee is not Actively at Work on the contract Effective Date, group insurance coverage for that Employee will not exist until he/she returns to full-time active work. After the initial enrollment period, an Employee may apply for coverage under another available AUL coverage option during an AUL approved scheduled enrollment period. However, any amount of coverage requested will then require satisfactory Evidence of Insurability prior to approval.

### (The Following Paragraph Applies to Life Coverages Only.)

Any coverage for a spouse or children cannot become effective before the Employee's coverage is approved. If a spouse or child is confined in a medical facility, rehabilitation center, convalescent care facility, nursing home or correctional facility on the date an employee's coverage is approved, that Dependent coverage will not become effective until the spouse or child is released from such confinement and pursuant to the contract provisions. Before coverage for any incapacitated Dependent child older than the normal termination age can be considered, the Employee must apply in writing to AUL before or on the Employee's Effective Date of coverage.

### Community Property Notice:

The laws of some community property states may not allow an Employee to name a beneficiary other than his/her spouse without the spouse's written consent. Community property states currently include Arizona, California, Idaho, Louisiana, New Mexico, Nevada, Texas, Washington, and Wisconsin. If AUL has not previously received written notice of a community property interest, then AUL shall be entitled to rely upon its good faith that no such interest exists. AUL assumes no responsibility of inquiry regarding such interest and, in consideration of acknowledgement of this designation, the insured person, for himself/herself and his/her estate, heirs, successors and assigns, agrees to indemnify AUL and hold it harmless from the consequences of acknowledging this beneficiary designation.

### Effective Date and Claims Payment Notice:

No insurance coverage shall exist or become effective until approved in writing by American United Life Insurance Company® (AUL) at its Indianapolis, Indiana home office. Coverage continues while required premiums are paid and the Employer receives coverage under the AUL group contract. Premium rates do increase upon reaching certain age brackets, according to contract terms, and are subject to change. AUL shall not be liable or responsible for any loss incurred prior to the effective date of coverage for any insured. Any benefit payable under the contract is based on a percentage of an Employee's covered earnings subject to AUL's approval, contract maximums, contract reductions, and according to contract terms and conditions.

### Arbitration Notice, if Applicable<sup>2</sup>:

Coverage under the group insurance contract for which you have applied may include a binding or nonbinding arbitration agreement. The arbitration agreement requires that any disagreement related to this contract must first be resolved by arbitration and not in a court of law. The results of the arbitration can be final and binding on you and the insurance company. In an arbitration, an arbitrator, who is an independent, neutral party, gives a decision after hearing the positions of the parties. When you accept coverage under this insurance contract you agree to first resolve any disagreement related to the contract by arbitration instead of a trial in court including a trial by jury (note that some states may not allow mandatory arbitration). Arbitration takes the place of resolving disputes by a judge and jury and the decision of the arbitrator often cannot be reviewed in court by a judge and jury.

### Required Notices Regarding Certain Contract Limitations<sup>3</sup> and Exclusions<sup>4</sup>

#### Life Limitations/Exclusions:

##### Suicide Limitation, if applicable:

If any insured approved for coverage, commits suicide, while sane or insane:<sup>5</sup> 1) within two years<sup>6</sup> from the effective date of this policy, the benefits payable will be limited to the premiums paid; or 2) two or more years after the effective date of this policy, but within two years of the effective date of an increase in the amount of coverage previously obtained, the benefits payable will be limited to the coverage obtained prior to the effective date of the increase, if any, plus the premiums paid for the increased coverage.

<sup>1</sup> Any coverage offered by AUL prior to and after the Effective Date of coverage is contingent upon information and documents received by AUL being accurate and reliable.

<sup>2</sup> Contracts covering insureds residing in KS, LA, MO, MT, NE, OK and SD do not have arbitration provisions. Contracts covering insureds residing in AR, CA, CT, FL, ME, NJ, NM, VA, WA, WV and WY do not have binding arbitration provisions. Contracts covering insureds in KY and NH do not allow any type of arbitration in Life Insurance and Annuity contracts. Contracts in TX do not include an arbitration provision.

<sup>3</sup> Limitations may vary by state.

<sup>4</sup> The policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. The policy may contain a waiting or elimination period between the effective date of the policy and the effective date of coverage, and a time period between the date a loss occurs and the date benefits begin to be payable for the loss.

<sup>5</sup> In Colorado suicide/attempted suicide while insane does not apply.

<sup>6</sup> 1 year for insureds residing in Colorado and North Dakota.