



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.

Disability Benefit Definitions

- Waiting 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.

Disability Coverage Option

Your benefit is 60% of your weekly pre-disability earnings, up to a maximum weekly benefit of \$1,000.

Waiting Period	Maximum Benefit Duration	Pre-Existing Condition Period
14 days injury / 14 days sickness	24 weeks	3 months / 6 months

Payroll Deduction Illustration

To estimate your payroll deduction amount:

	Benefit Percentage	Option
1. Benefit percentage	.600	.600
2. Maximum weekly benefit	\$1,000	\$1,000
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. Using your age as of 01/01, find the corresponding rate from the chart below	\$.53	
7. Multiply Step 5 by your age rate	\$18.35	

*Example based on a 35 year old electing option 1 earning \$577 per week.

Age Category	Option
0 - 19	\$.530
20 - 24	\$.530
25 - 29	\$.530
30 - 34	\$.530
35 - 39	\$.530
40 - 44	\$.530
45 - 49	\$.530
50 - 54	\$.530
55 - 59	\$.530
60 - 64	\$.530
65 - 69	\$.530
70 - 74	\$.530
75 +	\$.530

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

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Disability Insurance - Core Plan

- Waiting 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 50% of your monthly pre-disability earnings, up to a maximum monthly benefit of \$2,500.

Waiting Period	Maximum Benefit Duration	Pre-Existing Condition Period
180 days injury / 180 days sickness	Greater of Social Security Full Retirement Age or: Less than age 60 60 61 62 63 64 65 66 67 68 69 and over	Greater of Social Security Full Retirement Age or: To age 65 5 years 4 years 3.5 years 3 years 2.5 years 2 years 21 months 18 months 15 months 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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Disability Insurance - PI Plan

- Waiting 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.

Benefit Calculation

Your benefit is 60% of your monthly pre-disability earnings, up to a maximum monthly benefit of \$8,000.

Waiting Period	Maximum Benefit Duration	Pre-Existing Condition Period																						
180 days injury / 180 days sickness	<p>Benefit Calculation</p> <p>Greater of Social Security Full Retirement Age or:</p> <table border="0"> <tr> <td>Less than age 60</td> <td>To age 65</td> </tr> <tr> <td>60</td> <td>5 years</td> </tr> <tr> <td>61</td> <td>4 years</td> </tr> <tr> <td>62</td> <td>3.5 years</td> </tr> <tr> <td>63</td> <td>3 years</td> </tr> <tr> <td>64</td> <td>2.5 years</td> </tr> <tr> <td>65</td> <td>2 years</td> </tr> <tr> <td>66</td> <td>21 months</td> </tr> <tr> <td>67</td> <td>18 months</td> </tr> <tr> <td>68</td> <td>15 months</td> </tr> <tr> <td>69 and over</td> <td>12 months</td> </tr> </table>	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	3 months / 12 months
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66	21 months																							
67	18 months																							
68	15 months																							
69 and over	12 months																							

Premiums are based on your monthly salary and your age as of 01/01.

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Payroll Deduction Illustration

To estimate your payroll deduction amount:

	Example	Option
1. Maximum covered monthly earnings	\$13,333	\$13,333
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	
5. Using your age as of 01/01, find the corresponding rate from the chart below	0.097	
6. Multiply Step 4 by your age rate	\$2.43	

*Example based on a 35 year old electing option 1 earning \$2,500 per month.

Age Category	Option
0 - 19	\$.045
20 - 24	\$.045
25 - 29	\$.045
30 - 34	\$.078
35 - 39	\$.097
40 - 44	\$.105
45 - 49	\$.126
50 - 54	\$.211
55 - 59	\$.223
60 - 64	\$.228
65 - 69	\$.248
70 - 74	\$.248
75 +	\$.248

• Premiums are based on your monthly salary and your age as of 01/01.

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