



# THE NEED FOR DISABILITY INSURANCE

## Protect your paycheck

You insure your home, car and other valuable possessions, so why not also protect what pays for all those things? Your income. Without it, think about how your mortgage/rent, groceries or credit card bills would get paid. That's where disability insurance can help.

A disability can happen to anyone at any time and it can last for a short or long period of time. Purchasing disability insurance through your workplace is a way to replace a portion of your pre-disability earnings if you get sick or hurt and are unable to work. Being prepared can help ease the financial burden for you.

### Things to think about

A severe injury or illness can leave you unable to work for years. Workers' compensation only covers injuries that happen on the job and, to qualify for coverage, you must meet certain eligibility requirements. Additionally, medical insurance will only help cover your medical costs.

You might be able to dip into savings or borrow money from loved ones, but if you don't have these options, can you really afford not to have disability insurance?

Protect yourself and your income with disability insurance.

Disability insurance can provide you with the income protection you need. Consider purchasing it today.

### Let's figure it out

Everyone's circumstances are different. This calculator can help you figure out how much you need to protect your lifestyle and the lifestyles of those you love if you become disabled.

### Estimate your essential monthly expenses

Living expenses	Amount
Monthly housing (e.g., mortgage, rent, insurance, taxes)	
Utilities (e.g., telephone, electricity, gas, oil, cable, TV, Internet)	
Food	
Transportation (e.g., car payments, gasoline, insurance)	
<b>Subtotal =</b>	
Debt expenses	
Education (e.g., tuition, books, supplies)	
Health care (e.g., out-of-pocket costs, insurance premiums)	
Debt payments (e.g., credit cards, other debt)	
<b>Subtotal =</b>	
Other expenses	
Dependent care	
Life insurance premiums	
<b>Subtotal =</b>	
<b>Minimum monthly amount to cover with disability insurance</b>	<b>\$</b>

**Note:** Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company.  
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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 \$5,000.

<b>Elimination Period</b>	<b>Maximum Benefit Duration</b>	<b>Pre-Existing Condition Period</b>	
90 days injury / 90 days sickness	<b>Age When Total Disability Begins</b>  Less than age 60 60 61 62 63 64 65 66 67 68 69 and over	<b>Maximum Duration</b>  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	3 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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### 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

Your benefit is 60% of your weekly pre-disability earnings, up to a maximum weekly benefit of \$2,000.

Elimination Period	Maximum Benefit Duration	Pre-Existing Condition Period
14 days injury / 14 days sickness	11 weeks	3 months / 12 months

### Payroll Deduction Illustration: Bi-weekly

To estimate your payroll deduction amount:

	Example*	Option 1
1. Benefit percentage	.600	.600
2. Maximum weekly benefit	\$2,000	\$2,000
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 10/01, find the corresponding rate from the chart below	\$.28	
7. Multiply Step 5 by your age rate	\$9.59	
8. Multiply Step 7 by 12 and divide by 26 to determine your estimated payroll deduction amount	\$4.43	

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

Age Category:	Option 1
0 - 19	\$.294
20 - 24	\$.295
25 - 29	\$.306
30 - 34	\$.288
35 - 39	\$.277
40 - 44	\$.299
45 - 49	\$.324
50 - 54	\$.403
55 - 59	\$.538
60 - 64	\$.680
65 - 69	\$.695
70 - 74	\$.785
75 +	\$.785

**Note:** Premiums are based on your weekly salary and your age as of 10/01.

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## THE NEED FOR LIFE INSURANCE

# Protecting the ones you care about most

“How will my loved ones be taken care of when I’m gone?” This question isn’t something anyone wants to think about, but if someone depends on you for financial support, then life insurance is your answer.

### Income protection for your loved ones

No matter what your current situation is: single, married, with or without children; life insurance helps replace your income, and will assist your family in paying final expenses. It will also allow your loved ones to continue any future plans, such as college education or savings.

### Why you need it

There are several reasons you need life insurance. In addition to paying for burial expenses, consider life insurance an option to pay for the mortgage, medical expenses and fund college education. If you work or have savings, then you have the income to pay these bills. However, consider what happens when your loved ones no longer have your financial support.

### How much is enough

Figuring out how much life insurance you need is hard to decide. You want to make sure you have enough to protect your family. To help you answer this question, use the calculator to estimate your expenses to think about which bills would need income protection.

### Estimate your expenses below

Income and possessions	Amount
Annual income	
Number of years until retirement	
<b>Subtotal</b> <i>(annual income x years)</i>	
Debt and final expenses	
Mortgage/rent	
Credit card(s), car payment(s), etc.	
Funeral and burial expenses (\$7,000 is a good estimate)	
<b>Subtotal</b> <i>(debt)</i>	
Educational costs	
College expenses <i>(Approximately \$32,405/year for private, \$9,410 for state residents at public schools and \$23,893 for out-of-state residents attending public universities)</i>	
<b>Subtotal</b> <i>(education)</i>	
<b>Total needed for your life insurance</b>	<b>\$</b>

Typically, life insurance offered through work is less expensive than if you purchased it on your own. Consider purchasing life insurance today.

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

**Guaranteed Issue:** Employee Basic Life: \$50,000 Employee Basic AD&D: \$100,000

**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:	65%	50%

### Basic Employee Life and AD&D Coverage

Your Life insurance coverage amount is \$50,000 and your AD&D insurance coverage amount is \$100,000.

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 \$10,000 increments, not to exceed 5 times your annual salary  
Spouse under age 70: \$5,000 to \$250,000, in \$5,000 increments, not to exceed 50% of the employee's amount

**Guaranteed Issue:** Employee: \$120,000 Spouse: \$50,000 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):** You must select Life coverage in order to select any AD&D coverage. Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract.

**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. 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%

### 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	\$.32	\$.32	\$.46	\$.51	\$.60	\$.83	\$1.11	\$1.80	\$2.59	\$3.97	\$7.29	\$9.65	\$9.65
\$20,000	\$.65	\$.65	\$.93	\$1.02	\$1.20	\$1.66	\$2.22	\$3.60	\$5.17	\$7.94	\$14.59	\$19.30	\$19.30
\$30,000	\$.97	\$.97	\$1.39	\$1.53	\$1.80	\$2.50	\$3.33	\$5.40	\$7.76	\$11.91	\$21.88	\$28.94	\$28.94
\$40,000	\$1.29	\$1.29	\$1.84	\$2.03	\$2.40	\$3.32	\$4.43	\$7.20	\$10.33	\$15.87	\$29.17	\$38.58	\$38.58
\$50,000	\$1.61	\$1.61	\$2.31	\$2.54	\$3.00	\$4.15	\$5.54	\$9.00	\$12.92	\$19.84	\$36.46	\$48.23	\$48.23
\$60,000	\$1.94	\$1.94	\$2.77	\$3.05	\$3.60	\$4.98	\$6.65	\$10.80	\$15.51	\$23.81	\$43.75	\$57.88	\$57.88
\$80,000	\$2.59	\$2.59	\$3.69	\$4.06	\$4.80	\$6.65	\$8.86	\$14.40	\$20.68	\$31.76	\$58.34	\$77.17	\$77.17
\$90,000	\$2.91	\$2.91	\$4.16	\$4.57	\$5.40	\$7.48	\$9.97	\$16.20	\$23.27	\$35.73	\$65.63	\$86.82	\$86.82
\$100,000	\$3.24	\$3.24	\$4.62	\$5.08	\$6.01	\$8.31	\$11.08	\$18.01	\$25.85	\$39.70	\$72.93	\$96.47	\$96.47
\$120,000	\$3.88	\$3.88	\$5.54	\$6.09	\$7.20	\$9.97	\$13.29	\$21.60	\$31.01	\$47.63	\$87.51	\$115.75	\$115.75

### 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	70-74	75+
\$10,000	\$.32	\$.32	\$.46	\$.51	\$.60	\$.83	\$1.11	\$1.80	\$2.59	\$3.97	\$7.29	\$9.65	\$9.65
\$20,000	\$.65	\$.65	\$.93	\$1.02	\$1.20	\$1.66	\$2.22	\$3.60	\$5.17	\$7.94	\$14.59	\$19.30	\$19.30
\$30,000	\$.97	\$.97	\$1.39	\$1.53	\$1.80	\$2.50	\$3.33	\$5.40	\$7.76	\$11.91	\$21.88	\$28.94	\$28.94
\$40,000	\$1.29	\$1.29	\$1.84	\$2.03	\$2.40	\$3.32	\$4.43	\$7.20	\$10.33	\$15.87	\$29.17	\$38.58	\$38.58
\$50,000	\$1.61	\$1.61	\$2.31	\$2.54	\$3.00	\$4.15	\$5.54	\$9.00	\$12.92	\$19.84	\$36.46	\$48.23	\$48.23

### 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:	\$2,000	\$1,000	\$0.23
Option 2:	\$5,000	\$1,000	\$0.58
Option 3:	\$7,000	\$1,000	\$0.81
Option 4:	\$10,000	\$1,000	\$1.15

**Note:** Employee and Spouse premiums are based on your age as of 10/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

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