



# 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 coverage<sup>1</sup>.

**50%**  
of working Americans would have to tap into their savings if they couldn't work due to an injury or illness.<sup>2</sup>

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.<sup>1</sup> 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.<sup>2</sup>

At a time when most Americans would drain their bank accounts in just 10 weeks<sup>3</sup>, 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.<sup>2</sup>

### 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 Awareness<sup>4</sup>, 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

**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.

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

### 1. Financial security in one single payment

Designed to complement other disability products that insure a portion of lost wages needed for day-to-day living, One Lump Sum's single payment can help you meet additional expenses that can arise when you're unable to earn an income due to a disability.

### 2. Flexible options that you control

You determine the amount of coverage that suits you. One Lump Sum benefit payments aren't reduced by other income benefits like social security disability. With no restrictions as to how the funds can be disbursed, you decide how to spend the money. Once you meet the eligibility requirements, the benefit will be paid to you to use as you see fit.

### 3. Affordability

One Lump Sum is also designed to fit your budget! Although rates can vary based on your employer group's unique factors and your age, the premium you pay could be equivalent to the cost of one cup of coffee a week.

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### What you need to know about your One Lump Sum Disability Benefits

- About Your Benefit:** It is a single, one-time benefit amount payable to you if you become permanently and totally disabled according to the provisions of the contract.
- Guaranteed Issue:** \$50,000
- Elimination Period:** This is a period of consecutive days of disability before benefits may become payable under the contract.
- Benefit Eligibility Period:** This is the period of consecutive days of disability beginning the first day following the elimination period.
- 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.
- Reduction Schedule:** Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule.

Age:	65	70	75	80	85	90
Reduces To:	70%	45%	30%	25%	20%	15%

### One Lump Sum Disability

You may select a minimum benefit of \$10,000 up to a maximum amount of \$50,000, in increments of \$5,000.

**Elimination Period**

180 days

**Benefit Eligibility Period**

24 months

**Pre-Existing Condition Period**

3 months / 12 months

**Note:** Premiums are based on your age as of 01/01.

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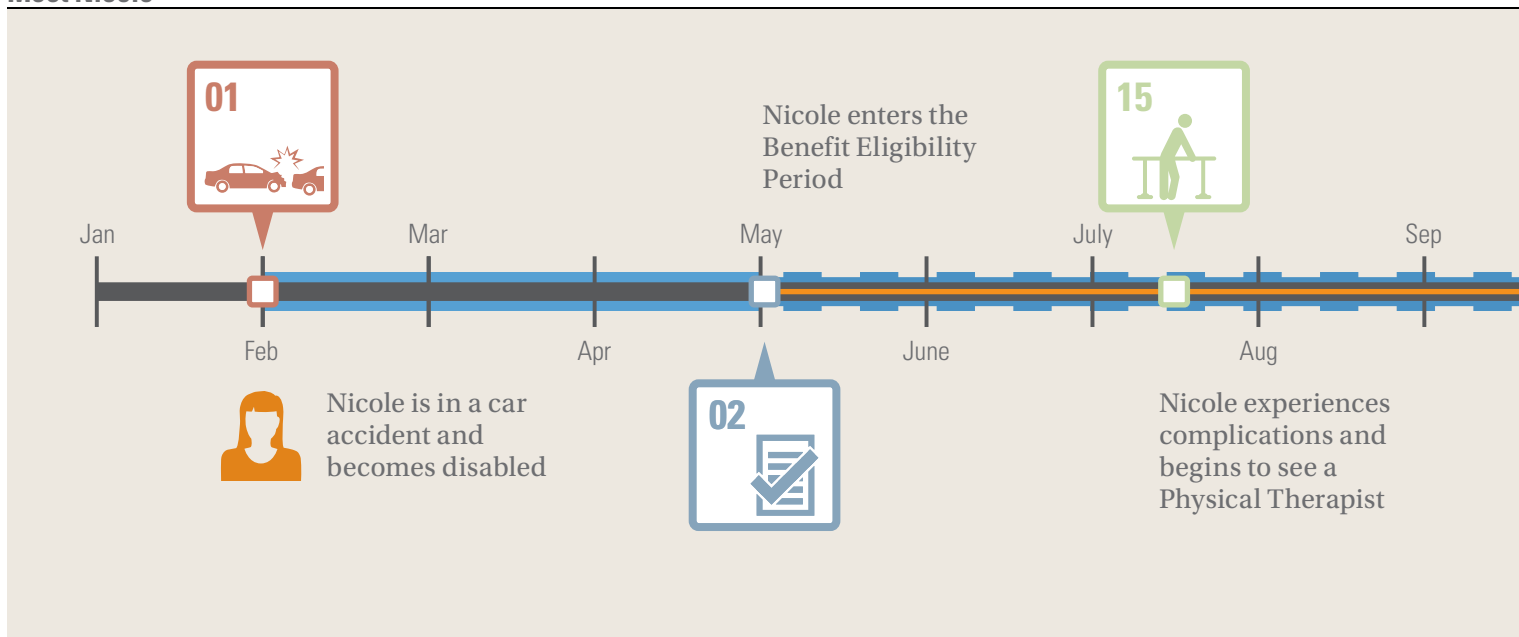
# Frequently asked questions

## How does One Lump Sum work?

Let's take a closer look at how having a One Lump Sum Disability insurance policy can benefit you.

1. Nicole has elected One Lump Sum Disability insurance through her employer. Nicole's policy includes:
  - \$20,000 benefit amount
  - 90 day Elimination Period
  - 12 month Benefit Eligibility Period
2. Nicole becomes eligible for a single lump sum payment to help with her expenses when the unexpected occurred.
  - On February 1, Nicole is in a car accident and becomes disabled.
  - She must wait until May 1, and be disabled that entire time, to meet the requirements of the Eligibility Period.
  - After Nicole has satisfied the Eligibility Period, she now enters the Benefit Eligibility Period, which begins on May 2.
  - She experiences complications and on July 15, begins to see a Physical Therapist.
  - March 15, the complications of the car accident continue and Nicole is now considered Permanently and Totally Disabled, becoming eligible for the One Lump Sum benefit.
  - March 16, a benefit payment of \$20,000 for Nicole is initiated.

## Meet Nicole





**What is the Elimination Period, and how does it affect me?**

The Elimination Period (EP), a common provision in most health insurance policies, is a period of time that you must satisfy before you qualify to receive a One Lump Sum benefit. To meet the requirements of the EP, you must be disabled<sup>5</sup> for that entire period.

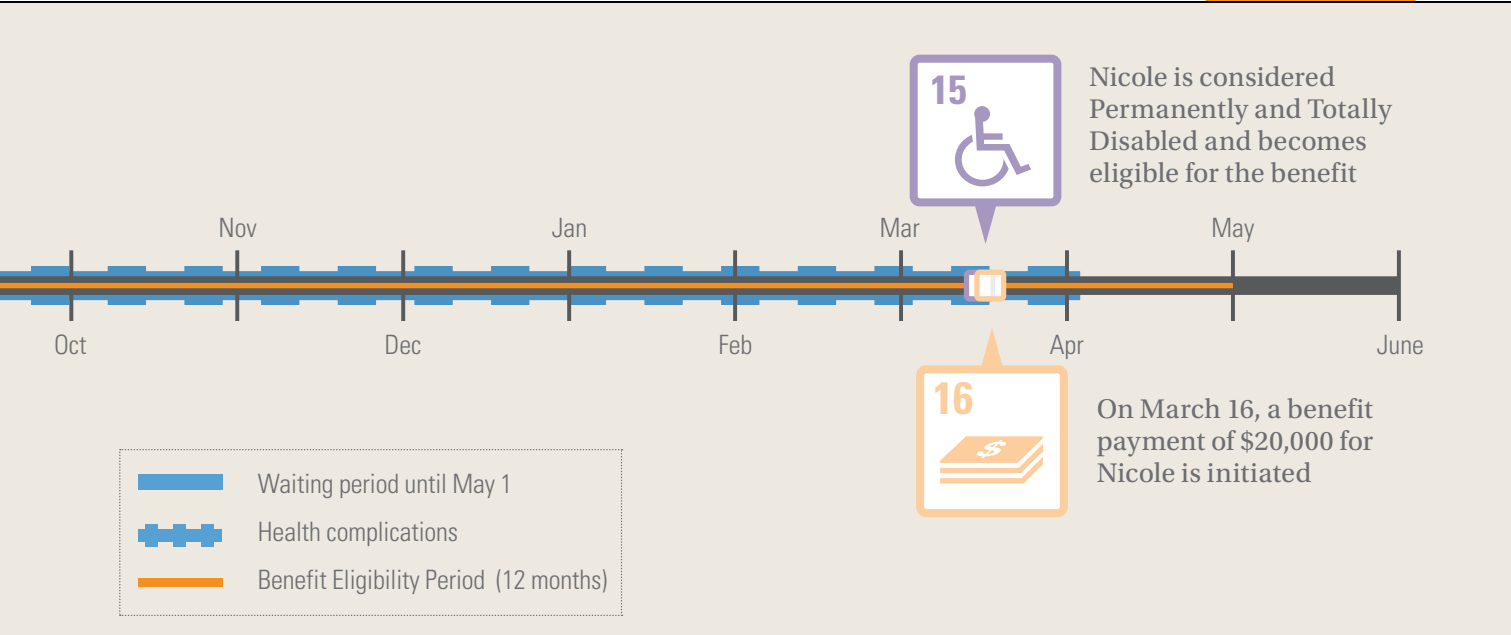
**What is the Benefit Eligibility Period?**

The Benefit Eligibility Period (BEP) is a period of time that begins the first day after the Elimination Period (EP) and becomes effective when it is determined that you are Permanently and Totally Disabled (PTD). It is during this time the One Lump Sum benefit would be paid. The BEP is designed to accommodate a progressive illness or disability. Therefore, it allows you more time to qualify for the benefit upon reaching the point of PTD.

**How does the Elimination Period relate to the Benefit Eligibility Period?**

The Elimination Period must be fully met before the Benefit Eligibility Period begins. Additionally, your disability must be considered a Permanent and Total Disability during the Benefit Eligibility Period to receive a One Lump Sum benefit within a 2 year time frame.

<sup>5</sup> To meet the requirements of the EP, you must be disabled according to the terms of the contract for that entire period. The One Lump Sum benefit will be paid if you become Permanently and Totally Disabled (PTD) according to the terms of the contract.



# Frequently asked questions (cont.)

## **I already have disability insurance through my employer. Why do I need One Lump Sum too?**

Most likely, you have a Short- or Long-term Disability insurance policy. Those policies are designed to replace a portion of your income and benefit amounts are paid in weekly, bi-weekly or monthly disbursements. Because you are not receiving your full income at a time when your medical expenses and health plan deductibles are likely increasing, One Lump Sum will pay a single benefit amount to help bridge this gap. You decide how to spend this money.

## **What happens if I leave my job? Do I still get to keep my coverage?**

Yes. This coverage can be taken with you for up to 12 months at the same rates, even if you are no longer with your current employer.

## **If I submit a claim, how long does it take to receive my benefit?**

Once it has been determined that you qualify for the benefit and all appropriate claim paperwork has been completed and submitted, the benefit is issued within three business days.

## **According to the definition of Permanent and Total Disability in the policy, my disability would be expected to last at least 2 years. After I receive my benefit, if I later recover and am able to return to work in some capacity, will I be required to pay back the benefit I received?**

No. Once the claim is paid, your coverage terminates and repayment is neither requested or required.

### **Some average out-of-pocket costs that could accompany a permanent and total disability**

\$17,749 <sup>6</sup>	Out-of-pocket medical bills
\$20,000–\$80,000 <sup>7</sup>	Modified vehicle
\$15,000–\$50,000 <sup>8</sup>	Service animal program
\$3,500–\$8,000 <sup>9</sup>	Adding a wheelchair ramp
\$19 per hour <sup>10</sup>	Home health aide

# Two resources for you

## 1. Council for Disability Awareness (CDA)

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The CDA is a nonprofit organization providing research, education and communication regarding the effects of disabilities caused by illness or injury.

*[www.disabilitycanhappen.org](http://www.disabilitycanhappen.org)*

## 2. Social Security Administration (SSA)

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The SSA is run by the federal government and provides disability benefits to millions of Americans. The sites below offer statistics and resource information regarding these programs.

*[www.disability.gov](http://www.disability.gov)*

*[www.ssa.gov](http://www.ssa.gov)*

Most people don't hesitate to insure their homes, vehicles or even cell phones. Take the time to protect yourself from the financial strain of unexpected medical expenses.

**Source:** **6.** Disabled World statistics shows illness and medical bills contribute to a large and increasing share of bankruptcies in the US: <http://www.disabled-world.com/disability/statistics/medical-expenses-bankruptcy.php>. Retrieved March 16, 2013. **7.** National Highway Traffic Safety Administration, <http://www.nhtsa.gov/cars/rules/adaptive/brochure/brochure.htm>. Retrieved April 23, 2013. **8.** The New York Times-Health, <http://www.nytimes.com/2009/08/22/health/22patient.html>. Retrieved May 17, 2013. **9.** Networx Carpenters, <http://www.carpenters.networx.com/info/wheelchair-ramp-cost>. Retrieved April 23, 2013. **10.** Genworth 2013 Cost of Care Survey, 10th Edition. Retrieved May 15, 2013.

**Note:** All individuals used in all scenarios are fictitious and all numeric examples are hypothetical and were used for explanatory and analytical purposes only.

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 policy may be continued in force or discontinued. For costs and complete details of the coverage, an AUL representative can be contacted at [www.oneamerica.com](http://www.oneamerica.com).

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### About AUL Employee Benefits

American United Life Insurance Company® (AUL) is the founding member of OneAmerica® and offers a strong portfolio of products for employee benefit plans, including group life and disability insurance, as well as access to employee and travel assistance programs through other providers. AUL provides value beyond today through financial strength, mutual insurance holding company values, innovative group voluntary insurance products and tools, and quality service from local representatives, service professionals and claims specialists.

### About OneAmerica

OneAmerica Financial Partners, Inc., headquartered in Indianapolis, Ind., has companies that can trace

their solid foundations back more than 135 years in the financial services marketplace.

OneAmerica's nationwide network of companies offers a variety of products to serve the financial needs of their policyholders and other customers. These products include retirement plan products and services, individual life insurance, annuities, long-term care solutions, and employee benefit plan products. The goal of OneAmerica is to blend the strengths of each company to achieve greater collective results.

The products of the OneAmerica companies are distributed through a nationwide network of employees, agents, brokers, and other distribution sources that are committed to increasing value to policyholders by helping them prepare to meet their financial goals.



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**New Prime, Inc.**

**Lump Sum Disability Benefit Summary**

**Class 1 - All Eligible Full-Time Participants - Plan 1**

<b>Full-time Employee Requirement</b>	An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 30 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.
<b>Benefit Amount</b>	The Lump Sum Disability Amount is a flat amount available in \$5,000 increments. The minimum Lump Sum Disability Amount is \$10,000. The maximum Lump Sum Disability Amount is \$50,000.
<b>Guaranteed Issue Amount</b>	\$50,000 for newly eligible employees.
<b>Elimination Period</b>	The period of consecutive days the employee is disabled beginning on the date of the disability.
<b>Benefit Eligibility Period</b>	The period of consecutive days the employee is disabled beginning on the first day following the elimination period and continuing for 24 months. OR The period of consecutive days the employee is disabled beginning on the first day following the elimination period.
<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 any occupation for less than 80% of your regular hours. You must also be under the regular attendance of a physician.
<b>Permanent and Totally Disabled</b>	Because of an injury or sickness, you are expected to be unable: to work, engage in any activity for profit, receive income from a hobby or perform the substantial duties of any occupation for which you are reasonably fitted by training, education or experience on a full-time basis for a continuous period of not less than 24 months. You must also be under the regular attendance of a physician.
<b>Other Income Offsets</b>	AUL will not reduce your lump sum disability benefit with other disability income benefits that you might be receiving from AUL or external sources such as Social Security or other carriers.
<b>Waiver of Premium</b>	If eligible under the insurance contract and approved for this benefit, AUL will waive the premium payments for your coverage while you remain disabled and will continue to be waived during the elimination period and the benefit eligibility period.

<b>Pre-Existing Condition Exclusions</b>	Certain disabilities are not covered if the cause of a 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 ordinarily have received medical treatment or consultation, taken or were prescribed drugs or medicine, or received care of services including diagnostic measures within a time-framed specified in the contract.
<b>Guaranteed Increase in Benefit</b>	If eligible, you may apply for an additional amount of coverage once a year if certain specified conditions are met.
<b>Life Event Benefit</b>	You may be able to increase or decrease your coverage amount if you have a specified life change occur.
<b>Portability</b>	The elimination period can be met using total disability, partial disability, or a combination of both.
<b>Mental &amp; Nervous</b>	Benefit payments will be limited to 20% of the Lump Sum Disability Benefit Amount.
<b>Drug &amp; Alcohol</b>	Benefit payments will be limited to 20% of the Lump Sum Disability Benefit Amount.
<b>Special Conditions</b>	Benefits for Disability due to Special Conditions, whether or not benefits were sought because of the condition, will not be payable beyond 24 months as outlined in the contract. Benefit payments for Disabilities due to Special Conditions are cumulative for the lifetime of the contract.
<b>Continuation of Coverage During:</b>	FMLA LOA for Military Service
<b>Accumulation of Elimination Period</b>	If disability ends during the elimination period and reoccurs, the time while the Insured is Disabled will be treated as continuous and a new elimination period will not be required, if Total Disability ceases for not more than thirty days during the elimination period.
<b>Exclusions</b>	This plan will not cover any disability resulting from war, declared or undeclared or any act of war; active participation in a riot; intentionally self-inflicted injuries; commission of an assault or felony.

This information is provided as a Benefit Outline. It is not a part of the insurance policy and does not change or extend American United Life Insurance Company's® liability under the group Policy. Employers may receive either a group Policy or a Certificate of Insurance containing a detailed description of the insurance coverage under the group Policy. If there are any discrepancies between this information and the group Policy, the Policy will prevail.