

Proposal for: St Moritz Group
 Prepared: 10/24/2014 7:10 AM

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



Proposed Effective Date: 01/01/2015

Group Worksite Disability Insurance Options

Class Description:	All Eligible Full-Time Employees ¹		
Required Minimum Number of Hours Worked:	20 hours weekly		
Employer Contribution Percentage:	0%		
Participation Requirement:	Greater of 10 insured employees or 25% of all eligible employees.		
Features	LTD Option 1	LTD Option 2	LTD Option 3
Benefit Percentage:	60%	60%	60%
Maximum Monthly Benefit:	\$6,000	\$6,000	\$6,000
Elimination Period:	90 Days	90 Days	90 Days
Maximum Benefit Duration:	2 yrs to age 70	5 yr/SSFRA	SSFRA
Pre-Existing Condition Exclusion:	3/12	3/12	3/12
Partial Disability Benefit:	Yes – Proportionate loss	Yes – Proportionate loss	Yes – Proportionate loss
Residual Benefit:	Yes	Yes	Yes
Return To Work Benefit:	12 months	12 months	12 months

Benefit Features Offered for Group Worksite Disability Insurance:

Continuation of Personal Insurance under Family Medical Leave Act (FMLA)
 Continuation of Personal Insurance during Leave of Absence
 Continuation of Personal Insurance during a Temporary Lay Off
 Continuation of Personal Insurance during Leave of Absence for Active Military Service
 Individual Reinstatement - 90 days
 Social Security Integration - Family
 Normal pregnancy and certain complications included in definition of sickness
 Minimum Monthly Benefit - \$100
 Portability Privilege (12-month continuation of coverage)
 Recurrent Disability Provision - 6 months
 Waiver of Premium
 Workplace Modification Benefit
 Tax Reporting Services - pertaining to Employee FICA, Employer FICA, IRS Form W2 & 941

¹ Use of the term “Employee” includes employees, owners, members, partners, shareholders, or participants eligible to apply for coverage under American United Life Insurance Company® (AUL) contract.

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Long Term Disability

Benefit Features Offered for Long Term Disability:

- Cost of Living Adjustment Freeze
- Mandatory Rehabilitation Program
- Total Disability Definition - Regular Occupation - 24 months
- Survivor Benefit – 3 times last Gross Monthly Benefit
- Gainful Occupation -Option 2 (80% if working / 60% if not working)
Option 3 (80% if working / 60% if not working)

Limitations:

- Mental Illness - 24 months lifetime cumulative. Applies to Option 1, Option 2, Option 3
- Drug & Alcohol Abuse - 24 months lifetime cumulative. Applies to Option 1, Option 2, Option 3
- Special Conditions - 24 months lifetime cumulative. Applies to Option 1, Option 2, Option 3

An eligible employee is a full-time employee authorized to work and reside in the United States. Eligible employees must work the required minimum number of hours and 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.