

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.

	Benefit Percentage	Maximum Weekly Benefit	Elimination Period	Maximum Benefit Duration	Pre-Existing Condition Period
Option 1 - WDS	40%	\$1,500	14/14	24 weeks	3/12
Option 2 - WDS	40%	\$1,500	60/60	18 weeks	3/12
Option 3 - WDS	50%	\$1,500	30/30	22 weeks	3/12
Option 4 - WDS	60%	\$1,500	14/14	24 weeks	3/12
Option 5 - WDS	60%	\$1,500	60/60	18 weeks	3/12

To Determine Your Estimated Weekly Benefit:

1. Enter your Weekly Salary: _____
2. Multiply Step 1 by 40%, 50%, or 60%, depending on your election: _____. If this number is less than \$1,500, this is your estimated Monthly Benefit. If this number is \$1,500 or greater, your estimated Monthly Benefit is \$1,500.

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.

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.

Products and financial services provided by American United Life Insurance Company®
a ONEAMERICA® company. Visit us at www.oneamerica.com for more information.