

Disability Is A Fact of Life!

- 27,000,000 Americans are currently on disability.
- 6.85 out of 10 people between the ages of 20 and 35 will suffer a disability that lasts 3 months or longer.
- If a disability lasts longer than 3 months, its average duration is 2.9 years at age 30, 3.9 years at age 40 and 4.5 years at age 50.
- 48% of all home foreclosures done in this country today are a result of disabilities, only 3% are due to premature death.
- Death rates are down; disability rates are up.
- At ages 35 - 40, your chances of being disabled are twice as great as those of dying.

Source: Commissioners Disability Trade, US Gov't Housing/Finance, Society of Actuaries

AUL Short Term Disability Plan

Effective Date: August 1, 2009

Employer Paid Benefit- no cost to you

- Coverage outside normal working hours (ie covered during Weekends and holidays)
- Benefit payments are paid directly to the insured
- Benefit payments may not be considered taxable by IRS
- Sickness includes normal pregnancy, and certain complications of pregnancy
- No change in premium rates due to age

INJURY & SICKNESS COVERAGE

Benefits may be payable due to total disability due to a sickness or injury. There is an elimination period of [15 days] or the end of any accumulated sick leave for sicknesses and injuries. The benefit is 60% of covered weekly earnings, up to a maximum weekly benefit of [\$1,000.00]. Maximum benefit duration is [13 weeks].

ELIGIBILITY

Full-time actively at work employees working 30 hours or more per week are eligible. The disability coverage is offered to eligible employees only.

General Exclusions:

Coverage is not provided for any disability due to events including but not limited to :

- Participation in war or any act of war, declared or undeclared;
- active participation in a riot;
- attempted suicide, regardless of mental capacity
- attempted or actual self inflicted bodily injury or self destruction, including voluntary inhaling or taking of a prescription drug, any regulated substance, non prescription medicine, poison, toxic fumes
- commission of or attempt to commit a criminal act
- cosmetic surgery
- intoxication
- while incarcerated
- participation in autoerotic asphyxiation
- elective surgery
- traveling or flying on a military aircraft
- illegal or fraudulent occupation, work, or employment
- result of injury or sickness due to employment and benefits are payable under worker's compensation laws or similar laws
- preexisting conditions

PROOF OF LOSS: The initial claim form or proof of disability must be signed by a physician and sent to AUL within 30 days following the elimination period. If it is not possible to give proof within these limits, it must be given as soon as reasonably possible. Proof of claim may not be given later than one year after the time proof is otherwise required. AUL also will periodically send the person additional claim forms. These subsequent claim forms must be returned to AUL within 30 days after they are received by the person.

If you have any questions regarding the opportunity to apply for AUL's coverage, please contact an AUL representative at **1.800.553.5318**.

This invitation to inquire allows interested employees an opportunity to inquire further about group insurance coverage and is limited in its description of the losses for which benefits may be payable. The contract has exclusions, limitations, reduction of benefits, and terms under which the contract may be continued in force or discontinued. The contract may contain a waiting or elimination period between the effective date of the contract and the effective date of coverage, and between the date a loss occurs and the date benefits begin to be payable for the loss.

If a choice of the amount of benefits is offered, the amount of benefits provided depends upon the coverage selected and premium can vary with the amount of benefits selected. If a range of benefit levels is present, the insured is only entitled to the benefit level shown in the contract.

Any payable benefit based on a percentage of an employee's **covered earnings** is **subject to AUL's approval, contract maximums, contract reductions, and according to contract terms and conditions.**

If you have questions about this plan or need to file a claim, please contact your Human Resources Department at 540.727.3422 or AUL at 1.800.553.5318.

Website address is www.oneamerica.com

