
AUL Long Term Disability with Lump Sum

LTD and Lump Sum Class Description

All Full-Time Eligible Employees working a minimum of 30 hours per week, electing to participate in the Voluntary Long Term Disability Lump Sum Insurance LTD Monthly Benefit

You can choose to insure up to 60% of an Employee's covered basic monthly earnings to a maximum monthly benefit of \$2,000 in \$500 increments. The minimum benefit is \$500.

LTD Elimination Period

This means a period of time a disabled Employee must be out of work and totally disabled before weekly benefits begin; 90 consecutive days for a sickness or injury.

LTD Benefit Duration

This is the period of time that benefits will be payable for long term disability. Up to 5 years if disabled prior to age 61, or if disabled after age 61, as outlined below:

<i>Age When Total Disability Begins</i>	<i>Maximum Period Benefits are Payable</i>
<i>Prior to Age 61</i>	<i>5 Years</i>
<i>61</i>	<i>Lesser of SSFRA or 5 Years</i>
<i>62</i>	<i>3.5 Years</i>
<i>63</i>	<i>3 Years</i>
<i>64</i>	<i>2.5 Years</i>
<i>65</i>	<i>2 Years</i>
<i>66</i>	<i>21 Months</i>
<i>67</i>	<i>18 Months</i>
<i>68</i>	<i>15 Months</i>
<i>Age 69 and over</i>	<i>12 Months</i>

LTD Total Disability Definition

An Insured is considered Totally Disabled, if, because of an injury or sickness, he cannot perform the material and substantial duties of his Regular Occupation, is not working in any occupation and is under the regular care of physician. After benefit have been paid for 24 months, the definition of disability changes to mean the Insured cannot perform the material and substantial duties of any Gainful Occupation for which he is reasonably fitted for by training, education or experience.

LTD Mental & Nervous / Drug & Alcohol

Benefit payments will be limited to benefit duration or 24 months, whichever is less, cumulative for each of these limitations for treatment received on an outpatient basis. Benefit payments may be extended if the treatment for the disability is received while hospitalized or institutionalized in a facility licensed to provide care and treatment for the disability.

Special Conditions

Benefits for Disability due to Special Conditions, whether or not benefits were sought because of the condition, will not be payable beyond 24 months. Benefit payments for Special Conditions are cumulative for the lifetime of the contract.

Lump Sum Benefit Amount Single payment of \$10,000

Lump Sum Elimination Period 90 days

This is the period of consecutive days the employee is disabled from their regular occupation beginning on the date of the disability. Because of an injury or sickness, you are unable to work at all or you are performing some of the substantial duties of your regular occupation for less than 80% of your regular hours.

Lump Sum Benefit Eligibility Period

The period of consecutive days the employee is disabled beginning on the first day following the elimination period and continuing for 24 months. After satisfying the Elimination Period, the employee must be permanently and totally disabled during this time period in order to be entitled to the benefit.

Lump Sum Permanent and Totally Disabled

Because of 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.

Other income Offsets

AUL will not reduce your LTD or 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 disability or income benefits you may receive, or be eligible to receive.

Waiver of Premium

AUL will waive the premium payments for your coverage while you are disabled and will continue to be waived during the elimination period and the benefit eligibility period.

Pre-Existing Condition Exclusion

3/12, If a person receives medical treatment, or service or incurs expenses as a result of an Injury or Sickness within 3 months prior to the Individual Effective Date, then the Group Policy will not cover any Disability which is caused by, contributed to by, or resulting from that Injury or Sickness; and begins during the first 12 months after the Person's Individual Effective Date.

This Pre-Existing Condition limitation will be waived for all Persons who were included as part of the final premium billing statement received by AUL/OneAmerica from the prior carrier and will be Actively at work on the effective date

Or

Continuity of Coverage will apply if the employee was insured under the employers prior group plan on the effective date of coverage. This means the benefit payable will be the lesser of the prior plan's or AUL's benefit.

Credit for the Satisfaction of the Pre-Existing Condition Exclusion Period

This provision applies when a Person moves from an AUL group voluntary disability income insurance plan that provided the Person short term disability coverage similar to his coverage under the Group Policy offered by the Participating Unit. Credit will be given for the satisfaction of the Pre-Existing Condition exclusion period, or portion thereof, already served under the prior AUL group voluntary short term disability income insurance plan of coverage offered by the Participating Unit IF:

1. Coverage under the Group Policy is elected by the Employee during the Initial Enrollment Period; and
2. The Person changes from one AUL short term disability Plan to another AUL short term disability Plan under this Group Policy during a Scheduled Enrollment Period. The Person's Individual Effective Date of Insurance under the prior AUL group voluntary short term disability income insurance plan of coverage offered by the Participating Unit will be used when applying the Pre-Existing Condition exclusion or limitation period.

The Group Policy Pre-Existing Condition Limitation will not apply to a Person that was not subject to the prior AUL short term disability plan's Pre-Existing Condition Limitation.

Portability

Once an employee is on the AUL disability plan for 3 consecutive months, you may be eligible to port your coverage for one year at the same rate without evidence of insurability. You have 31 days from your date of termination to submit an application to AUL in order to port your coverage. The Application to port coverage is located on the Mark III website.

The Portability Privilege is not available to any Person that retires (when the Person receives payment from any Employer's Retirement Plan as recognition of past services or has concluded his/her working career)

Annual Enrollment

Enrollees that did not elect coverage during their initial enrollment are eligible to sign up for \$500 or \$1000 monthly LTD benefit with Lump Sum without medical questions. The maximum benefit cannot exceed 60% of basic monthly earnings.

Exclusions and Limitations

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; or a pre-existing condition for a specified time period.

Monthly Rates

Voluntary Long-Term Disability	
Monthly Benefit Amount	Monthly Deduction
\$500	\$6.40
\$1,000	\$12.80
\$1,500	\$19.20
\$2,000	\$25.60

Lump Disability		
Employees	Benefit Amount	Monthly Deduction
Under 65	\$10,000	\$9.00
Age 65 - 69	\$7,000	\$6.30
Age 70 - 74	\$4,500	\$4.05
Age 75 - 79	\$3,000	\$2.70
Age 80 - 84	\$2,500	\$2.25
Age 85 - 89	\$2,000	\$1.80
Age 90 and Over	\$1,500	\$1.35



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