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## **AUL Short-Term Disability Plan**

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***Effective Date: November 1, 2010***

***Why do you need Disability Insurance? Consider this . . .***

**Statistics show you are much more likely to be injured in an accident than to die from one.**

- A fatal injury occurs every 5 minutes, and a disabling injury occurs every 1.5 seconds.<sup>1</sup>
- There is a death caused by a motor vehicle crash every 12 minutes; there is a disabling injury every 14 seconds.<sup>1</sup>
- In the home, there is a fatal injury every 16 minutes and a disabling injury every 4 seconds.<sup>1</sup>

**While many people survive accidental injuries, many others live with serious illnesses.**

- In the United States, men have a little less than a 1-in-2 lifetime risk of developing cancer; for women the risk is a little more than 1-in-3. The five-year relative survival rate for all cancers combined is 63%.<sup>2</sup>
- One in five males and females has some form of cardiovascular disease. High blood pressure is the most common form of cardiovascular disease.<sup>3</sup>
- More than 35 million Americans are now living with chronic lung diseases, such as asthma, emphysema, and chronic bronchitis.<sup>4</sup>

**Advances in medicine are allowing us to live longer. However, recovery from a serious illness or injury often requires time away from work.**

- In the last 20 years, deaths due to the big three (cancer, heart attack, and stroke) have gone down significantly. But disabilities due to those same three are up dramatically! Things that use to kill now disable.<sup>5</sup>

***You have life insurance, home insurance, and automobile insurance. But is your income insured?***

1 National Safety Council, Injury Facts, 2003 Edition

2 American Cancer Society, Cancer Facts & Figures 2004

3 American Heart Association, Heart Disease and Stroke Statistics – 2004 Update

4 American Lung Association, Lung Disease Data 2003

5 National Underwriter, May 2002

### ***Class Description***

All Full-Time Eligible Employees working a minimum of 30 hours per week, electing to participate in the Voluntary Short Term Disability Insurance

### ***Disability***

You are considered disabled if, because of injury or sickness, you cannot perform the material and substantial duties of your regular occupation.

### ***Monthly Benefit***

You can choose to ***insure up to 70% of an Employee's covered basic monthly earnings to a maximum monthly benefit of \$3,000.***

### ***Elimination Period***

This means a period of consecutive days of disability for which no benefit is payable; ***the greater of seven (7) days for a sickness and one (1) day for injury.*** This is the period of time a disabled Employee must wait before weekly disability benefits begin.

### ***Benefit Duration***

This is the period of time that benefits will be payable for disability. You can choose a maximum STD benefit duration, if continually disabled, of thirteen (13) weeks, twenty-six (26) weeks or fifty-two (52) weeks.

### ***Basis of Coverage***

24 hour coverage, on or off the job.

### ***Maternity Coverage***

Benefits will be paid the same as any other qualifying disability, subject to any applicable pre-existing condition exclusion.

### ***Partial Disability***

When selecting 52 week benefit duration, benefits will continue to be paid, even if you work partial hours for your employer. AUL will offset with monies earned from your employer for your partial hours so that your total compensation will equal 80% of your pre-disability earnings based upon a set formula administered through AUL's Home Office.

### ***STD 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.

### ***Recurrent Disability***

If you resume Active Work for 30 consecutive workdays following a period of Disability for which the Weekly Benefit was paid, any recurrent Disability will be considered a new period of Disability. A new Elimination Period must be completed before the Weekly Benefit is payable.

***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.

**This information is provided as a summary of the product. It is not a part of the insurance contract and does not change or extend AUL's liability under the group policy. If there are any discrepancies between this information and the group policy, the group policy will prevail.**

**Customer Service**

1.800-553-5318

**Disability Claims**

1.866-258-8744

Fax: 207-591-3048

**Disability Claims Email:** [claims@disabilityrms.com](mailto:claims@disabilityrms.com)

**Website:** [www.employeebenefits.aul.com](http://www.employeebenefits.aul.com)



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INSURANCE COMPANY®  
*a ONEAMERICA® company*

## AUL Life Short-Term Disability Monthly Rates

### Benefit Duration: 13-Weeks

Monthly Benefit	Monthly Premium
\$500	\$10.37
\$600	\$12.44
\$700	\$14.50
\$800	\$16.57
\$900	\$18.65
\$1,000	\$20.72
\$1,100	\$22.79
\$1,200	\$24.87
\$1,300	\$26.94
\$1,400	\$29.00
\$1,500	\$31.07
\$1,600	\$33.15
\$1,700	\$35.22
\$1,800	\$37.29
\$1,900	\$39.37
\$2,000	\$41.44
\$2,100	\$43.50
\$2,200	\$45.57
\$2,300	\$47.65
\$2,400	\$49.72
\$2,500	\$51.79
\$2,600	\$53.87
\$2,700	\$55.94
\$2,800	\$58.00
\$2,900	\$60.07
\$3,000	\$62.15

### Benefit Duration: 26-Weeks

Monthly Benefit	Monthly Premium
\$500	\$15.02
\$600	\$18.02
\$700	\$21.00
\$800	\$24.00
\$900	\$27.01
\$1,000	\$30.01
\$1,100	\$33.01
\$1,200	\$36.02
\$1,300	\$39.02
\$1,400	\$42.00
\$1,500	\$45.00
\$1,600	\$48.01
\$1,700	\$51.01
\$1,800	\$54.01
\$1,900	\$57.02
\$2,000	\$60.02
\$2,100	\$63.00
\$2,200	\$66.00
\$2,300	\$69.01
\$2,400	\$72.01
\$2,500	\$75.01
\$2,600	\$78.02
\$2,700	\$81.02
\$2,800	\$84.00
\$2,900	\$87.00
\$3,000	\$90.01

### Benefit Duration: 52-Weeks

Monthly Benefit	Monthly Premium
\$500	\$19.73
\$600	\$23.68
\$700	\$27.60
\$800	\$31.55
\$900	\$35.49
\$1,000	\$39.44
\$1,100	\$43.39
\$1,200	\$47.33
\$1,300	\$51.28
\$1,400	\$55.20
\$1,500	\$59.15
\$1,600	\$63.09
\$1,700	\$67.04
\$1,800	\$70.99
\$1,900	\$74.93
\$2,000	\$78.88
\$2,100	\$82.80
\$2,200	\$86.75
\$2,300	\$90.69
\$2,400	\$94.64
\$2,500	\$98.59
\$2,600	\$102.53
\$2,700	\$106.48
\$2,800	\$110.40
\$2,900	\$114.35
\$3,000	\$118.29