

What you need to know:

- **Are you eligible?** Benefits are available to employees who are actively at work on the effective date of coverage and working the minimum number of hours per week stated in the contract.
- **Your premiums and benefits may vary.** Actual premiums and benefit amounts will be calculated by OneAmerica and may change upon reaching certain ages, according to contract terms, and are subject to change. Volumes and benefit amounts shown may be subject to reductions due to age.
- **Enroll timely for guaranteed issue coverage.** You may be eligible for coverage without having to answer any health questions if you enroll during the initial enrollment period when benefits are first offered by OneAmerica®, or if you enroll as a newly hired employee within 31 days after any applicable waiting period.
- **Enrolling later requires approval.** If you decline coverage now, you will lose your only chance to apply for group insurance coverage without having to first undergo medical underwriting. If you decide to enroll later, you will need to submit a Statement of Insurability form for review. OneAmerica will then decide to approve or deny your coverage based on your health history. You may not be approved for any type of coverage at a later date if you have any current or future medical conditions.

What you need to do:

- **Carefully review the contents of this packet.** Enclosed is personal information about the benefits offered to you by OneAmerica on behalf of your employer. This is your opportunity to learn more about group insurance from OneAmerica, but it is not a complete explanation of benefits. For more information, consult the contract about exclusions, limitations, reduction of benefits, and terms under which the contract may be continued in force or discontinued.
- **Review the Notices and Limitations.** Visit www.employeebenefits.aul.com to find the Notices and Limitations, G-14320 (05 Prudent) 12/28/12. Go to Forms, Policy/Employee Admin, and Notices and Limitations.
- **Submit your enrollment form.** Please return your completed enrollment form to your employer.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), a OneAmerica company. Not available in all states or may vary by state.



Protecting Your Loved Ones — No Matter What

“Will my loved ones be OK when I’m gone?” It’s a difficult question to ask yourself, but an important one all the same.

If you were to pass away unexpectedly, how would your loved ones cope financially? Would they be taken care of? Or would they find themselves struggling to make ends meet while still in the midst of their grief?

A Growing Gap for Families

Across the country, American families face a growing insurance gap. In early 2020, 46% of U.S. adult consumers didn’t own life insurance.¹ Yet, 44% also stated that their families would begin to feel the financial effects within six months of a primary wage earner passing away — and 28% would do so within just a month.¹

But life insurance isn’t just about protecting your loved ones in the short term. It can also be a way of providing for them for decades to come, by keeping them on track for their long-term goals, whether they be college education, home ownership or even retirement.

1. Source: <https://lifehappens.org/blog/is-life-insurance-tomorrows-problem-findings-from-the-2020-insurance-barometer-study/> June 16, 2020.

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To learn more, or if you have questions about the life insurance options available through your employer, contact your human resources department today.

Why Purchase Term Life Insurance?

- Group rates provide affordable coverage
- Premium payments are easily made through payroll deduction
- In some cases, you can purchase coverage for your spouse and/or dependent children
- You may be able to take your coverage with you in the event you leave your employer

How Much Do You Need?

Everyone's circumstances are different. The amount of life insurance that's appropriate for yours will depend on factors such as age, current finances and the financial needs of your loved ones. That's why it's important to start the conversation now, both with the people closest to you and with a financial professional who can help guide you down a positive path.

Nobody knows what the future holds. That's why preparation is so critical. By taking steps now to secure term life insurance coverage, you and those who mean the most to you will have the peace of mind that comes with knowing that yes, they will be OK, no matter what tomorrow brings.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not available in all states or may vary by state.

What you need to know about your Basic Life and AD&D Benefits

Guaranteed Issue: Employee: \$15,000

Accidental Death and Dismemberment (AD&D): Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract. Additional AD&D benefits include seat belt, air bag, repatriation, child higher education, child care, paralysis/loss of use, severe burns, disappearance, and exposure.

Accelerated Life Benefit: If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.

Reductions: Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule.

Age:	65	70
Reduces To:	65%	50%

Basic Employee Life and AD&D Coverage

Your Life and AD&D insurance coverage amount is \$15,000.

Coverage is provided at no cost to you.

OneAmerica[®] is the marketing name for the companies of OneAmerica.

What you need to know about your Voluntary Term Life and AD&D Benefits

Flexible Options: Employee: \$10,000 to \$750,000, in \$10,000 increments, not to exceed 6 times your annual salary
Spouse: \$10,000 to \$750,000, in \$5,000 increments, not to exceed 100% of the employee's amount

Guaranteed Issue: Employee: \$300,000 Spouse: \$50,000 Child: \$10,000

Dependent Life Coverage: Optional dependent life coverage is available to eligible employees. You must select employee coverage in order to cover your spouse and/or child(ren).

Accidental Death and Dismemberment (AD&D): Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract. Additional AD&D benefits include seat belt, air bag, repatriation, child higher education, child care, paralysis/loss of use, severe burns, disappearance, and exposure.

Accelerated Life Benefit: If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.

Reductions: Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule. The amounts of dependent life insurance and dependent AD&D principal sum will reduce according to the employee's reduction schedule.

Age:	65	70				
Reduces To:	65%	50%				

Payroll Deduction Illustration: Monthly Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.67	\$0.67	\$0.67	\$0.95	\$1.04	\$1.13	\$1.69	\$2.61	\$3.62	\$6.29	\$12.28	\$19.65	\$19.65
\$20,000	\$1.34	\$1.34	\$1.34	\$1.90	\$2.08	\$2.26	\$3.38	\$5.22	\$7.24	\$12.58	\$24.56	\$39.30	\$39.30
\$40,000	\$2.68	\$2.68	\$2.68	\$3.80	\$4.16	\$4.52	\$6.76	\$10.44	\$14.48	\$25.16	\$49.12	\$78.60	\$78.60
\$60,000	\$4.02	\$4.02	\$4.02	\$5.70	\$6.24	\$6.78	\$10.14	\$15.66	\$21.72	\$37.74	\$73.68	\$117.90	\$117.90
\$80,000	\$5.36	\$5.36	\$5.36	\$7.60	\$8.32	\$9.04	\$13.52	\$20.88	\$28.96	\$50.32	\$98.24	\$157.20	\$157.20
\$100,000	\$6.70	\$6.70	\$6.70	\$9.50	\$10.40	\$11.30	\$16.90	\$26.10	\$36.20	\$62.90	\$122.80	\$196.50	\$196.50
\$150,000	\$10.05	\$10.05	\$10.05	\$14.25	\$15.60	\$16.95	\$25.35	\$39.15	\$54.30	\$94.35	\$184.20	\$294.75	\$294.75
\$200,000	\$13.40	\$13.40	\$13.40	\$19.00	\$20.80	\$22.60	\$33.80	\$52.20	\$72.40	\$125.80	\$245.60	\$393.00	\$393.00
\$250,000	\$16.75	\$16.75	\$16.75	\$23.75	\$26.00	\$28.25	\$42.25	\$65.25	\$90.50	\$157.25	\$307.00	\$491.25	\$491.25
\$300,000	\$20.10	\$20.10	\$20.10	\$28.50	\$31.20	\$33.90	\$50.70	\$78.30	\$108.60	\$188.70	\$368.40	\$589.50	\$589.50

Spouse Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.77	\$0.77	\$0.77	\$1.05	\$1.14	\$1.23	\$1.79	\$2.71	\$3.72	\$6.39	\$12.38	\$19.75	\$19.75
\$20,000	\$1.54	\$1.54	\$1.54	\$2.10	\$2.28	\$2.46	\$3.58	\$5.42	\$7.44	\$12.78	\$24.76	\$39.50	\$39.50
\$30,000	\$2.31	\$2.31	\$2.31	\$3.15	\$3.42	\$3.69	\$5.37	\$8.13	\$11.16	\$19.17	\$37.14	\$59.25	\$59.25
\$40,000	\$3.08	\$3.08	\$3.08	\$4.20	\$4.56	\$4.92	\$7.16	\$10.84	\$14.88	\$25.56	\$49.52	\$79.00	\$79.00
\$50,000	\$3.85	\$3.85	\$3.85	\$5.25	\$5.70	\$6.15	\$8.95	\$13.55	\$18.60	\$31.95	\$61.90	\$98.75	\$98.75

Child Options

Life	Child(ren) live birth to age 26	Deduction amount Child(ren)
Option 1:	\$10,000	\$1.20

Note: Employee and Spouse premiums are based on your age as of 09/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

OneAmerica[®] is the marketing name for the companies of OneAmerica.

Contact Us... Anytime, Anywhere

No-cost, confidential solutions to life's challenges.



Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts



Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more
- Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more



Online Support

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions



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- Provide funeral and burial instructions
- Choose a guardian for your children

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Online: guidanceresources.com

App: GuidanceNowSM

Web ID: ONEAMERICA3

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Peace of Mind When Traveling

Travel assistance

Emergencies happen, but help is now only a phone call or email away. On Call International® offers a suite of services to help you in your time of need — from small inconveniences like losing your luggage to life-threatening situations — all delivered with a caring, human touch.

Find comfort in knowing you and your loved ones are protected by the Travel Assistance benefit when traveling more than 100 miles from home for business or leisure. The Travel Assistance benefit protects you when covered under a OneAmerica® company group life insurance policy. It also extends coverage to your spouse, domestic partner and children (under 21 or 25 and living at home as a full-time student) even when they are traveling without you. The Travel Assistance benefit requires no additional premium; however, exclusions do apply.

Medical assistance and transportation services

Pre-trip plan to provide up-to-date information regarding required vaccinations, health risks, travel restrictions and weather conditions.

Medical monitoring and review of documentation utilizing professional case managers and medical professionals to ensure appropriate care is received.

24-hour nurse help line to provide clinical assessment, education and general health information.

Replacement of prescriptions and eyeglasses that have been lost or stolen by consulting with the prescribing provider to transfer prescription to or arranging an appointment with a local provider.

Medical, behavioral or mental health, dental and pharmacy referrals to assist in finding care providers and medical facilities.

Coordination of benefits by requesting health information from the participant and attempting to coordinate benefits during an active travel assistance case.

Emergency medical evacuation to arrange and coordinate air and/or ground transportation and medical care during transportation to the nearest hospital where appropriate care is available.

Medical repatriation to arrange the transport of the participant with a qualified medical attendant, if medically necessary, to their residence or home hospital.

Return of remains to arrange the transportation of a participant's remains to their home in the event of their death while traveling.





24-hour travel assistance
Travel Assistance is made available through
OneAmerica® by an agreement with **On Call International®**
1-866-816-2103 (US/Canada)
1-603-328-1754 (call collect from other locations)
Email: mail@oncallinternational.com

Travel assistance services

- Pre-trip information
- 24/7 emergency travel arrangements
- Translator and interpreter referral
- Emergency travel funds assistance
- Legal consultation and referral
- Lost or stolen travel documents assistance
- Emergency messaging
- Lost luggage assistance

Note: Group life products are issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN., a OneAmerica company. Not available in all states or may vary by state. Travel assistance provided by On Call International®, On Call International is not an affiliate of AUL, and is not a OneAmerica company. On Call International provides noted services for covered individuals and approved dependents. Services may be unavailable in countries currently under U.S. economic or trade sanctions. Please refer to your policy for covered limits and eligibility details.

This is a brief summary of coverage for insured participants. This is not a contract of insurance. Coverage is governed by an insurance policy issued to OneAmerica®. The policy is underwritten by International Insurance Co. of Hannover Ltd. Complete information on the insurance is contained in the Certificate of Insurance on file with OneAmerica. If there is a difference between this program description and the certificate wording, the certificate controls.



When contacting On Call International, be prepared to provide:

- First and last name
- The name of your employer
- A phone number where you can be reached