

## Why should you consider purchasing life insurance protection at your workplace?

One third of Americans believe they would feel the financial impact from the loss of a primary wage earner within a month of the wage earner's passing. Half say they would feel an impact within six months.

*(Source: LIMRA, Life Insurance Awareness Month Fact Sheet, 2014)*

Just under 60 percent of adults in the United states have life insurance coverage. This leaves over 100 million adult Americans without life insurance protection.

*(Source: LIMRA, Insurance Barometer Study, 2015)*

1 in 4 adult Americans wish their spouse or partner would purchase some or more life insurance.

*(Source: LIMRA, Insurance Barometer Study, 2015)*

**Many of us lead busy lives and seldom take time to think about life's risks. Consider the following reasons many people purchase group TERM life insurance:**

- Replacing income
  - Paying off mortgage
  - Providing funds for college education
  - Paying for medical / burial / final expenses
- Preparing for life events, such as:
  - Marriage
  - Growing family
  - Home Purchase
- Transferring wealth to family
- Making a charitable gift
- Supporting aging parents

**Advantages of shopping at work include:**

- Affordable group rates
- Convenient payroll deduction
- Guaranteed issue for timely applicant
- Easy access

## AUL's Group Voluntary Term Life and AD&D Insurance Terms and Definitions

- Eligible Employees:** This benefit is available for employees who are actively at work on the effective date and working a minimum of 20 hours per week.
- Flexible Choices:** Since everyone's needs are different, this plan offers flexibility for you to choose a benefit amount that fits your needs and budget.
- Accidental Death & Dismemberment (AD&D):** If approved for this benefit, additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract.
- Guaranteed Issue Amounts:** This is the most coverage you can purchase without having to answer any health questions. If you decline insurance coverage now and decide to enroll later, you will need to provide Evidence of Insurability.

Employee Guaranteed Issue Amount:	\$150,000
Spouse Guaranteed Issue Amount:	\$50,000
Child Guaranteed Issue Amount:	\$10,000

- Timely Enrollment:** Enrolling timely means you have enrolled during the initial enrollment period when benefits were first offered by AUL, or as a newly hired employee within 31 days following completion of any applicable waiting period.
- Evidence of Insurability:** If you elect a benefit amount over the Guaranteed Issue Amount shown above for you or your eligible dependents, or you do not enroll timely, you will need to submit a Statement of Insurability form for review. Based on health history, you and / or your dependents will be approved or declined for insurance coverage by AUL.
- Guaranteed Increase in Benefit:** If eligible, this benefit allows you to increase your coverage every year as your life insurance needs change. You may be able to increase your benefit amount by the greater of 10% of your benefit amount or \$10,000 every year until you reach your maximum amount, without providing Evidence of Insurability.

NOTE: If Evidence of Insurability is applied for and denied, please be aware Guaranteed Increase in Benefits will not be made available to you in the future.

- Life Event Benefit:** You may be able to add coverage or increase your benefit amount if you apply within 31 days from the date of a life event. Examples of a life event include marriage, the birth of a child, or adoption.

### Continuation of Coverage Options:

**Portability** Should your coverage terminate for any reason, you may be eligible to take this term life insurance with you without providing Evidence of Insurability. You must apply within 31 days from the last day you are eligible. The Portability option is available until you reach age 70.

OR

**Conversion** Should your life insurance coverage, or a portion of it, cease for any reason, you may be eligible to convert your Group Term Coverage to Individual Coverage without providing Evidence of Insurability. You must apply within 31 days from the last day you are eligible.

- 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.

- Waiver of Premium:** If approved, this benefit waives your and your dependents' insurance premium in case you become totally disabled and are unable to collect a paycheck.

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

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.

## White Settlement ISD



### AUL's Group Voluntary Term Life and AD&D Insurance Terms and Definitions

Age:	65	70
Reduces To:	65%	50%

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Products and financial services provided by American United Life Insurance Company®  
a ONEAMERICA® company. Visit us at [www.oneamerica.com](http://www.oneamerica.com) for more information.

**Voluntary Term Life including matching AD&D Coverage**  
**Monthly Payroll Deduction Illustration**

About your benefit options:

- You may select a minimum benefit of \$10,000 up to a maximum amount of \$300,000, in increments of \$10,000, not to exceed 5 times your annual base salary only, rounded to the next higher \$10,000.
- Amounts requested above \$150,000 for an Employee, \$50,000 for a Spouse, or any amount not requested timely will require Evidence of Insurability.
- Employee must select coverage to select any Dependent coverage.
- Dependent coverage cannot exceed 50% of the Voluntary Term Life amount selected by the Employee.

**EMPLOYEE ONLY OPTIONS**

**(based on Employee's age as of 09/01)**

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	\$ .45	\$ .45	\$ .45	\$ .65	\$ .85	\$ 1.05	\$ 1.55	\$ 2.45	\$ 4.25	\$ 5.15	\$ 8.05	\$ 8.05	\$ 8.05
\$20,000	\$ .90	\$ .90	\$ .90	\$ 1.30	\$ 1.70	\$ 2.10	\$ 3.10	\$ 4.90	\$ 8.50	\$ 10.30	\$ 16.10	\$ 16.10	\$ 16.10
\$30,000	\$ 1.35	\$ 1.35	\$ 1.35	\$ 1.95	\$ 2.55	\$ 3.15	\$ 4.65	\$ 7.35	\$ 12.75	\$ 15.45	\$ 24.15	\$ 24.15	\$ 24.15
\$40,000	\$ 1.80	\$ 1.80	\$ 1.80	\$ 2.60	\$ 3.40	\$ 4.20	\$ 6.20	\$ 9.80	\$ 17.00	\$ 20.60	\$ 32.20	\$ 32.20	\$ 32.20
\$50,000	\$ 2.25	\$ 2.25	\$ 2.25	\$ 3.25	\$ 4.25	\$ 5.25	\$ 7.75	\$ 12.25	\$ 21.25	\$ 25.75	\$ 40.25	\$ 40.25	\$ 40.25
\$80,000	\$ 3.60	\$ 3.60	\$ 3.60	\$ 5.20	\$ 6.80	\$ 8.40	\$ 12.40	\$ 19.60	\$ 34.00	\$ 41.20	\$ 64.40	\$ 64.40	\$ 64.40
\$90,000	\$ 4.05	\$ 4.05	\$ 4.05	\$ 5.85	\$ 7.65	\$ 9.45	\$ 13.95	\$ 22.05	\$ 38.25	\$ 46.35	\$ 72.45	\$ 72.45	\$ 72.45
\$100,000	\$ 4.50	\$ 4.50	\$ 4.50	\$ 6.50	\$ 8.50	\$ 10.50	\$ 15.50	\$ 24.50	\$ 42.50	\$ 51.50	\$ 80.50	\$ 80.50	\$ 80.50
\$130,000	\$ 5.85	\$ 5.85	\$ 5.85	\$ 8.45	\$ 11.05	\$ 13.65	\$ 20.15	\$ 31.85	\$ 55.25	\$ 66.95	\$ 104.65	\$ 104.65	\$ 104.65
\$150,000	\$ 6.75	\$ 6.75	\$ 6.75	\$ 9.75	\$ 12.75	\$ 15.75	\$ 23.25	\$ 36.75	\$ 63.75	\$ 77.25	\$ 120.75	\$ 120.75	\$ 120.75

**SPOUSE ONLY OPTIONS**

**(based on Employee's Age as of 09/01)**

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+
\$5,000	\$ .23	\$ .23	\$ .23	\$ .33	\$ .43	\$ .53	\$ .78	\$ 1.23	\$ 2.13	\$ 2.58	\$ 4.03	\$ 4.03	\$ 4.03
\$10,000	\$ .45	\$ .45	\$ .45	\$ .65	\$ .85	\$ 1.05	\$ 1.55	\$ 2.45	\$ 4.25	\$ 5.15	\$ 8.05	\$ 8.05	\$ 8.05
\$15,000	\$ .68	\$ .68	\$ .68	\$ .98	\$ 1.28	\$ 1.58	\$ 2.33	\$ 3.68	\$ 6.38	\$ 7.73	\$ 12.08	\$ 12.08	\$ 12.08
\$20,000	\$ .90	\$ .90	\$ .90	\$ 1.30	\$ 1.70	\$ 2.10	\$ 3.10	\$ 4.90	\$ 8.50	\$ 10.30	\$ 16.10	\$ 16.10	\$ 16.10
\$25,000	\$ 1.13	\$ 1.13	\$ 1.13	\$ 1.63	\$ 2.13	\$ 2.63	\$ 3.88	\$ 6.13	\$ 10.63	\$ 12.88	\$ 20.13	\$ 20.13	\$ 20.13
\$30,000	\$ 1.35	\$ 1.35	\$ 1.35	\$ 1.95	\$ 2.55	\$ 3.15	\$ 4.65	\$ 7.35	\$ 12.75	\$ 15.45	\$ 24.15	\$ 24.15	\$ 24.15
\$35,000	\$ 1.58	\$ 1.58	\$ 1.58	\$ 2.28	\$ 2.98	\$ 3.68	\$ 5.43	\$ 8.58	\$ 14.88	\$ 18.03	\$ 28.18	\$ 28.18	\$ 28.18
\$40,000	\$ 1.80	\$ 1.80	\$ 1.80	\$ 2.60	\$ 3.40	\$ 4.20	\$ 6.20	\$ 9.80	\$ 17.00	\$ 20.60	\$ 32.20	\$ 32.20	\$ 32.20
\$45,000	\$ 2.03	\$ 2.03	\$ 2.03	\$ 2.93	\$ 3.83	\$ 4.73	\$ 6.98	\$ 11.03	\$ 19.13	\$ 23.18	\$ 36.23	\$ 36.23	\$ 36.23
\$50,000	\$ 2.25	\$ 2.25	\$ 2.25	\$ 3.25	\$ 4.25	\$ 5.25	\$ 7.75	\$ 12.25	\$ 21.25	\$ 25.75	\$ 40.25	\$ 40.25	\$ 40.25

**CHILD(REN) OPTIONS**

**(Premium shown for Child(ren) reflects the cost for all eligible dependent children)**

	Child(ren) 6 months to age 26	Child(ren) live birth to 6 months	Payroll Deduction Amount
Option 1:	\$10,000	\$1,000	\$1.15

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.

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NEEDS ASSESSMENT WORKSHEET

# Life insurance protection: How much is enough?

**The importance of protection**

Understanding the importance of and reasons for having life insurance can come from many life experiences — going through a personal loss or seeing the impact of loss on others. The question always begs, “How much life insurance do I really need?” You might have purchased insurance offered through your work, and some you may have purchased on your own, but *what is that number? How much life insurance is truly enough?*

Really, that answer depends on you, since your circumstances and financial goals are different from anyone else. Use the following equation and related financial considerations to help develop a ballpark figure of how much life insurance you should consider to protect those you love.

Any gap you identify through this exercise represents the amount of life insurance needed to take care of your loved ones’ financial needs should something happen to you.

<p><b>Immediate Financial Obligations</b></p> <div style="border: 2px solid #0070C0; width: 100%; height: 40px; display: flex; align-items: center; justify-content: center; margin: 10px 0;"> <span style="font-size: 2em; margin-right: 5px;">\$</span> </div> <p><b>Consider items like:</b></p> <ul style="list-style-type: none"> <li>• Funeral and burial costs</li> <li>• Mortgage</li> <li>• Car and personal loans</li> <li>• Credit card debt</li> <li>• Taxes</li> <li>• Medical expenses</li> </ul>	+	<p><b>Ongoing/Future Financial Obligations</b></p> <div style="border: 2px solid #0070C0; width: 100%; height: 40px; display: flex; align-items: center; justify-content: center; margin: 10px 0;"> <span style="font-size: 2em; margin-right: 5px;">\$</span> </div> <p><b>Consider items like:</b></p> <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>• Food, housing, utilities</li> <li>• Transportation</li> <li>• Health care</li> <li>• Clothing</li> <li>• Insurance</li> </ul> </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>• Child(ren)’s education expenses</li> <li>• Retirement</li> <li>• Income replacement</li> </ul> </td> </tr> </table>	<ul style="list-style-type: none"> <li>• Food, housing, utilities</li> <li>• Transportation</li> <li>• Health care</li> <li>• Clothing</li> <li>• Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Child(ren)’s education expenses</li> <li>• Retirement</li> <li>• Income replacement</li> </ul>	-	<p><b>Ongoing/Future Sources of Income</b></p> <div style="border: 2px solid #0070C0; width: 100%; height: 40px; display: flex; align-items: center; justify-content: center; margin: 10px 0;"> <span style="font-size: 2em; margin-right: 5px;">\$</span> </div> <p><b>Consider items like:</b></p> <ul style="list-style-type: none"> <li>• Spouse’s continued earnings</li> <li>• Savings</li> <li>• Investments</li> <li>• Life Insurance you already own (group + personal)</li> </ul>
<ul style="list-style-type: none"> <li>• Food, housing, utilities</li> <li>• Transportation</li> <li>• Health care</li> <li>• Clothing</li> <li>• Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Child(ren)’s education expenses</li> <li>• Retirement</li> <li>• Income replacement</li> </ul>					
<p>Though you might not be able to purchase the desired amount of life insurance all at once, making progress toward this goal over time can be a great approach. Speak to a financial professional today — and protect the ones that matter most to you!</p>						
			<div style="border: 2px solid #0070C0; border-radius: 50%; width: 100%; height: 100%; display: flex; align-items: center; justify-content: center; margin: 10px 0;"> <span style="font-size: 2em; margin-right: 5px;">\$</span> </div> <p><b>Amount needed</b></p>			

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## TRAVEL ASSISTANCE BY EUROP ASSISTANCE USA

# 3 things to know about Travel Assistance

For a list of additional travel assistance services<sup>4</sup>, please refer to EA USA's brochure<sup>5</sup> or visit their website at [www.europassistance-usa.com](http://www.europassistance-usa.com).

American United Life Insurance Company® (AUL), a OneAmerica® company, realizes emergencies can happen when you are traveling away from home on business or for pleasure. When an emergency occurs, we understand you need help that is dependable and fast.

With a phone call to Europ Assistance USA (EA USA)<sup>1</sup>, covered persons have access to worldwide 24-hour medical and transportation services. When traveling 100 or more miles away from home, EA will be there in the event of an emergency during a covered trip at no additional premium cost to the covered policyholder<sup>2</sup>.

## 1. Who is covered?

A covered person is an individual who receives coverage under a covered policyholder's AUL group life insurance contract and the individual's spouse, domestic partner and children. The Travel Assistance benefit applies to covered persons who are traveling 100 miles or more away from home during a covered trip.

## 2. What is a covered trip?

A covered trip is defined as a business or pleasure trip not more than 90 days in length and 100 or more miles away from home. EA USA offers and administers the program and services in most countries<sup>3</sup> and can also provide pre-trip assistance services to help you prepare and plan ahead of time.

## 3. How to utilize EA USA services

### 1. Call an EA USA representative.

From the US/Canada: **1-866-294-2469**

All other locations: **+1 240 330 1509**

### 2. Verify eligibility

Provide the name of the covered policyholder's employer in order to verify eligibility and a phone number where you may be reached.

1. EA USA is neither affiliated nor under common control with OneAmerica or AUL, and AUL only markets the EA USA program.
2. A covered person does not include an individual who has been approved for continuation of insurance or portability benefits, an individual insured under AUL's 2+ Protector contract or an individual insured under AUL's Voluntary Universal Life insurance contract. The program and services are not offered or available to individuals who are not covered persons and may be terminated or discontinued at any time.
3. However, conditions and events such as force majeure, war, natural disasters or political instability may occur or exist that render assistance and services difficult or impossible in some areas. Therefore, availability of services cannot always be guaranteed or offered.
4. Neither EA USA nor AUL shall have responsibility for the nature, content or quality of any medical advice or legal counsel given by any medical professional or attorney, nor shall EA USA or AUL be liable for the negligence or other wrongful acts or omissions of any healthcare or legal professionals providing direct services to covered persons.
5. Eligibility must always first be verified by EA USA through the covered policyholder's designated contract.

## LEARN MORE ABOUT THE EMPLOYEE ASSISTANCE PROGRAM (EAP)

# EAP 3 Visit Plan

## What is an EAP?

An EAP is a confidential worksite-based program designed to assist both employees and employers. An EAP provides assessment and referral — in person and over the phone — for personal matters. Each eligible employee<sup>1</sup>, along with each eligible employee's dependents, is entitled to three visits (or sessions) free-of-charge per calendar year. Also, telephone intakes and information calls regarding EAP services are free and unlimited.

## Assessment and referral services

### Personal concerns

- Stress
- Crisis
- Psychiatric disorders
- Medical problems
- Work-related difficulties
- Marital and family issues
- Emotional concerns
- Relationship issues
- Life adjustments
- Alcohol and drug problems

### Financial

- Financial planning
- Retirement planning
- Investment strategies
- Money management

<sup>1</sup> Employee eligibility based upon contract terms. Contact your employer for EAPC's eligibility requirements. All services must be arranged by EAPC who is wholly responsible for provision and administration of the EAP.

### Childcare

- Assess childcare needs and explore care options
- Adoption resources
- Referrals for an array of childcare arrangements, camps and schools

### Online services

- Stress management course
- Legal/financial library
  - Legal/financial articles
  - Sample legal documents
- Smoking cessation program
- Identity theft resources
- Behavioral health library
  - Information on numerous life issues
- Wellness information
- Depression and substance abuse screenings

### Eldercare

- Resources and referral for both public and private eldercare facilities
- Consultation on evaluation of facilities

### Legal

- Consultation provided for an array of legal issues, including family law, housing and real estate and estate planning
- Simple will prepared at no cost
- 25 percent discount on standard attorney hourly rate for services rendered beyond scope of EAP

### Academic resources

- SAT and other testing resources
- Tutors
- College planning guides
- Sources of financial assistance

### Pet services

- Referrals for breeders, kennels, veterinarians, etc.
- Pet services guide

## Who is EAPC?

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EAP services are provided through EAP Consultants, LLC (EAPC). EAPC is a private company with a diverse network of licensed professionals, including clinical providers and consultants. All EAP services are completely confidential pursuant to current US laws and regulations.

EAPC's services include access to highly experienced clinical providers that include licensed psychologists, clinical social workers, professional counselors, marriage and family therapists and alcohol and drug counselors.

Consultants include attorneys, financial advisors and elder care and child care specialists. EAPC also offers online services to fit a wider array of needs.

EAP professionals will help employees identify and clarify concerns and develop a plan of action to create solutions that work. If additional assistance is needed, EAPC will assist employees in finding resources that may be covered by their insurance and meet their financial capabilities.

### **Note**

EAPC is neither affiliated nor under common control with OneAmerica or AUL, and AUL only markets EAPC products.

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For detailed information, contact EAP Consultants, LLC at **1-800-869-0276**. To confidentially request services online, visit the member access page at [www.eapconsultants.com](http://www.eapconsultants.com). The password is OneAmericaEAP.



# 3 Reasons to **stop** and **consider** before you decide not to apply for coverage **now**:

## 1. A missed opportunity

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You will lose your only chance to apply for group insurance coverage without having to first undergo medical underwriting.

## 2. You may not be approved

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If you have any current or future medical conditions, you may not be approved for any type of coverage at a later date. Evidence of Insurability will be required.

## 3. A longer waiting period

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If you decide in the future you want to apply for group insurance coverage, you will have to wait until the next enrollment period to apply.

# Group Enrollment Form

American United Life Insurance Company®  
 a ONEAMERICA® company  
 One American Square, P.O. Box 6123  
 Indianapolis, IN 46206-6123  
 (800) 553-5318  
 www.employeenefits.aul.com



Applicant's Full Legal Name:		Employment Status: <input type="checkbox"/> Active <input type="checkbox"/> Retired	
Applicant's Social Security Number:	Date of Birth:	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Applicant's State of Residence:	Applicant's Residential Zip Code:	Employer: White Settlement ISD	
Applicant's Telephone Number: (normal business hours): ( ) -	Applicant's E-mail Address:	Employed Full-Time: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you authorized to work and reside in the US? <input type="checkbox"/> Yes <input type="checkbox"/> No			

**COVERAGE BEING APPLIED FOR:** Apply for or decline each desired coverage listed below. Not checking a box will be considered a declination of that coverage.

Request Decline

[ ] Basic Term Life/AD&D

[ ] Voluntary Term Life/AD&D \$ \_\_\_\_\_

[ ] \*Voluntary Term Dependent Life/AD&D Coverage Spouse Volume \$ \_\_\_\_\_ Child - Option # \_\_\_\_\_

\*If spouse is included in dependent coverage: Name \_\_\_\_\_ Date of birth \_\_\_\_\_.

**For AUL Term Life Coverages, identify your Beneficiary Designation to ensure proceeds can be paid according to your wishes.**

Name of Primary Beneficiary:	Relationship:	SSN/Date of Birth:
Name of Contingent Beneficiary:	Relationship:	SSN/Date of Birth:

If you live in a community property state you will need to obtain the signature of your spouse if your spouse will not be named as a primary beneficiary. Community property states currently include: AZ, CA, ID, LA, NV, NM, TX, WA, and WI.

- I hereby apply for the requested group life and/or disability insurance coverage for which I and my dependents, if any, are eligible and available under AUL's policy. I understand receipt of any coverage greater than the guaranteed issue amount or application for coverage after the approved enrollment period first requires medical underwriting and written approval by AUL.
- I authorize my employer to deduct from my wages the amount of premium required for the amount of coverage approved by AUL, including any premium increases due to age bracket or salary changes when applicable. Premium payments greater than the amount of premium owed will not result in additional coverage under AUL's policy.
- The undersigned represents any information or documents provided to AUL and by the undersigned prior to and after the date of the application for insurance and the facts and other matters contained in the foregoing are true and accurate to the best of the undersigned's knowledge and belief.

**The undersigned understands and agrees any insurance coverage or benefit are contingent upon any statements made to AUL as being complete and correct. The undersigned have read, understand, and retained the notices, limitations, and exclusions for his/her records.**

- Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

**Signature of Applicant:** \_\_\_\_\_ **Date:** \_\_\_\_\_

In Community Property States, **Spouse Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

<b>MUST BE COMPLETED BY THE EMPLOYER</b>	Group Policy #: 00614181-0000-000	Class # :	Employer: White Settlement ISD	Occupation:	Employer's State: TX
	Salary: Hours Worked per Week:	Mode: <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually			Date Hired Full Time:

## Notices and Limitations for Group Life and Disability Insurance Products

Products and financial services provided by  
American United Life Insurance Company®  
a ONEAMERICA® company  
One American Square, P.O. Box 6123  
Indianapolis, IN 46206-6123  
(800) 553-5318  
www.oneamerica.com



### Eligibility for Coverage <sup>1</sup>:

An eligible Employee is a full-time Employee legally authorized to work and reside in the United States. Eligible Employees cannot be considered a part-time, temporary or seasonal Employee. If any eligible Employee is not Actively at Work on the contract Effective Date, group insurance coverage for that Employee will not exist until he/she returns to full-time active work. After the initial enrollment period, an Employee may apply for coverage under another available AUL coverage option during an AUL approved scheduled enrollment period. However, any amount of coverage requested will then require satisfactory Evidence of Insurability prior to approval.

### (The Following Paragraph Applies to Life Coverages Only.)

Any coverage for a spouse or children cannot become effective before the Employee's coverage is approved. If a spouse or child is confined in a medical facility, rehabilitation center, convalescent care facility, nursing home or correctional facility on the date an employee's coverage is approved, that Dependent coverage will not become effective until the spouse or child is released from such confinement and pursuant to the contract provisions. Before coverage for any incapacitated Dependent child older than the normal termination age can be considered, the Employee must apply in writing to AUL before or on the Employee's Effective Date of coverage.

### Community Property Notice:

The laws of some community property states may not allow an Employee to name a beneficiary other than his/her spouse without the spouse's written consent. Community property states currently include Arizona, California, Idaho, Louisiana, New Mexico, Nevada, Texas, Washington, and Wisconsin. If AUL has not previously received written notice of a community property interest, then AUL shall be entitled to rely upon its good faith that no such interest exists. AUL assumes no responsibility of inquiry regarding such interest and, in consideration of acknowledgement of this designation, the insured person, for himself/herself and his/her estate, heirs, successors and assigns, agrees to indemnify AUL and hold it harmless from the consequences of acknowledging this beneficiary designation.

### Effective Date and Claims Payment Notice:

No insurance coverage shall exist or become effective until approved in writing by American United Life Insurance Company® (AUL) at its Indianapolis, Indiana home office. Coverage continues while required premiums are paid and the Employer receives coverage under the AUL group contract. Premium rates do increase upon reaching certain age brackets, according to contract terms, and are subject to change. AUL shall not be liable or responsible for any loss incurred prior to the effective date of coverage for any insured. Any benefit payable under the contract is based on a percentage of an Employee's covered earnings subject to AUL's approval, contract maximums, contract reductions, and according to contract terms and conditions.

### Arbitration Notice, if Applicable <sup>2</sup>:

Coverage under the group insurance contract for which you have applied may include a binding or nonbinding arbitration agreement. The arbitration agreement requires that any disagreement related to this contract must first be resolved by arbitration and not in a court of law. The results of the arbitration can be final and binding on you and the insurance company. In an arbitration, an arbitrator, who is an independent, neutral party, gives a decision after hearing the positions of the parties. When you accept coverage under this insurance contract you agree to first resolve any disagreement related to the contract by arbitration instead of a trial in court including a trial by jury (note that some states may not allow mandatory arbitration). Arbitration takes the place of resolving disputes by a judge and jury and the decision of the arbitrator often cannot be reviewed in court by a judge and jury.

### Required Notices Regarding Certain Contract Limitations<sup>3</sup> and Exclusions<sup>4</sup>

#### Life Limitations/Exclusions:

##### Suicide Limitation, if applicable:

If any insured approved for coverage, commits suicide, while sane or insane:<sup>5</sup> 1) within two years<sup>6</sup> from the effective date of this policy, the benefits payable will be limited to the premiums paid; or 2) two or more years after the effective date of this policy, but within two years of the effective date of an increase in the amount of coverage previously obtained, the benefits payable will be limited to the coverage obtained prior to the effective date of the increase, if any, plus the premiums paid for the increased coverage.

<sup>1</sup> Any coverage offered by AUL prior to and after the Effective Date of coverage is contingent upon information and documents received by AUL being accurate and reliable.

<sup>2</sup> Contracts covering insureds residing in KS, LA, MO, MT, NE, OK and SD do not have arbitration provisions. Contracts covering insureds residing in AR, CA, CT, FL, ME, NJ, NM, VA, WA, WV and WY do not have binding arbitration provisions. Contracts covering insureds in KY and NH do not allow any type of arbitration in Life Insurance and Annuity contracts. Contracts in TX do not include an arbitration provision.

<sup>3</sup> Limitations may vary by state.

<sup>4</sup> The policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. The policy may contain a waiting or elimination period between the effective date of the policy and the effective date of coverage, and a time period between the date a loss occurs and the date benefits begin to be payable for the loss.

<sup>5</sup> In Colorado suicide/attempted suicide while insane does not apply.

<sup>6</sup> 1 year for insureds residing in Colorado and North Dakota.

**Accelerated Life Benefit, if Applicable:**

Certain insured individuals diagnosed with a terminal condition may be eligible to request payment of an Accelerated Life Benefit under the group life insurance contract. A terminal condition is an injury or sickness that despite appropriate medical care is reasonably expected to result in the Person's death within a specified time frame following the date of the Accelerated Life Benefit payment, as determined by AUL. After payment of Accelerated Life Benefits, the amount of the Person's life insurance payable at death to the Person's beneficiary will equal the amount of the Person's life insurance if no Accelerated Life Benefit payment had been made minus the amount of the Accelerated Life Benefit payment minus an interest charge.

The Accelerated Life Benefit offered under the contract may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as the Person's life expectancy at the time benefits are accelerated or whether the Person uses the benefits to pay for necessary long-term care expenses, such as nursing home care. If the Accelerated Life Benefits qualify for favorable tax treatment, the benefits will be excludable from the Person's income and not subject to federal taxation. Tax laws relating to Accelerated Life Benefits are complex. The Person is advised to consult with a qualified tax advisor about circumstances under which he/she could receive Accelerated Life Benefits excludable from income under federal law.

Receipt of Accelerated Life Benefits may affect a Person's, his/her spouse's, or his/her family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. The Person is advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect a Person's, his/her spouse's, or his/her family's eligibility for public assistance.

**Disability Limitations/Exclusions:****Pre-existing Condition Limitation:**

Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to the insured's effective date of coverage. A pre-existing condition is any condition for which an ordinarily prudent person would ordinarily have done any of the following at any time, during the period of time stated in the contract, whether or not that condition is diagnosed at all or is misdiagnosed during that period of time: a) received medical treatment or consultation; b) taken or were prescribed drugs or medicine; or c) received care or services, including diagnostic measures. Insureds must also be treatment-free for a time-frame specified in some contracts following the individual effective date of coverage.

**Fraud Notice:**

**Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.**