

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.

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.

THE NEED FOR LIFE INSURANCE

Protecting the ones you care about most

“How will my loved ones be taken care of when I’m gone?” This question isn’t something anyone wants to think about, but if someone depends on you for financial support, then life insurance is your answer.

Income protection for your loved ones

No matter what your current situation is: single, married, with or without children; life insurance helps replace your income, and will assist your family in paying final expenses. It will also allow your loved ones to continue any future plans, such as college education or savings.

Why you need it

There are several reasons you need life insurance. In addition to paying for burial expenses, consider life insurance an option to pay for the mortgage, medical expenses and fund college education. If you work or have savings, then you have the income to pay these bills. However, consider what happens when your loved ones no longer have your financial support.

How much is enough

Figuring out how much life insurance you need is hard to decide. You want to make sure you have enough to protect your family. To help you answer this question, use the calculator to estimate your expenses to think about which bills would need income protection.

Estimate your expenses below

Income and possessions	Amount
Annual income	
Number of years until retirement	
Subtotal <i>(annual income x years)</i>	
Debt and final expenses	
Mortgage/rent	
Credit card(s), car payment(s), etc.	
Funeral and burial expenses (\$7,000 is a good estimate)	
Subtotal <i>(debt)</i>	
Educational costs	
College expenses <i>(Approximately \$32,405/year for private, \$9,410 for state residents at public schools and \$23,893 for out-of-state residents attending public universities)</i>	
Subtotal <i>(education)</i>	
Total needed for your life insurance	\$

Typically, life insurance offered through work is less expensive than if you purchased it on your own. Consider purchasing life insurance today.

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

Guaranteed Issue: Employee: \$10,000

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 \$10,000.

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 Benefits

Flexible Options: Employee: \$10,000 to \$500,000, in \$10,000 increments, not to exceed 7 times your annual salary
 Spouse under age 70: \$5,000 to \$250,000, in \$500 increments, not to exceed 50% of the employee's amount

Guaranteed Issue: Employee: \$150,000 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).

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 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	\$.60	\$.60	\$.60	\$.80	\$.90	\$ 1.00	\$ 1.50	\$ 2.40	\$ 4.30	\$ 6.60	\$ 12.70	\$ 20.60	\$ 20.60
\$20,000	\$ 1.20	\$ 1.20	\$ 1.20	\$ 1.60	\$ 1.80	\$ 2.00	\$ 3.00	\$ 4.80	\$ 8.60	\$ 13.20	\$ 25.40	\$ 41.20	\$ 41.20
\$30,000	\$ 1.80	\$ 1.80	\$ 1.80	\$ 2.40	\$ 2.70	\$ 3.00	\$ 4.50	\$ 7.20	\$ 12.90	\$ 19.80	\$ 38.10	\$ 61.80	\$ 61.80
\$40,000	\$ 2.40	\$ 2.40	\$ 2.40	\$ 3.20	\$ 3.60	\$ 4.00	\$ 6.00	\$ 9.60	\$ 17.20	\$ 26.40	\$ 50.80	\$ 82.40	\$ 82.40
\$50,000	\$ 3.00	\$ 3.00	\$ 3.00	\$ 4.00	\$ 4.50	\$ 5.00	\$ 7.50	\$ 12.00	\$ 21.50	\$ 33.00	\$ 63.50	\$ 103.00	\$ 103.00
\$60,000	\$ 3.60	\$ 3.60	\$ 3.60	\$ 4.80	\$ 5.40	\$ 6.00	\$ 9.00	\$ 14.40	\$ 25.80	\$ 39.60	\$ 76.20	\$ 123.60	\$ 123.60
\$80,000	\$ 4.80	\$ 4.80	\$ 4.80	\$ 6.40	\$ 7.20	\$ 8.00	\$ 12.00	\$ 19.20	\$ 34.40	\$ 52.80	\$ 101.60	\$ 164.80	\$ 164.80
\$100,000	\$ 6.00	\$ 6.00	\$ 6.00	\$ 8.00	\$ 9.00	\$ 10.00	\$ 15.00	\$ 24.00	\$ 43.00	\$ 66.00	\$ 127.00	\$ 206.00	\$ 206.00
\$130,000	\$ 7.80	\$ 7.80	\$ 7.80	\$ 10.40	\$ 11.70	\$ 13.00	\$ 19.50	\$ 31.20	\$ 55.90	\$ 85.80	\$ 165.10	\$ 267.80	\$ 267.80
\$150,000	\$ 9.00	\$ 9.00	\$ 9.00	\$ 12.00	\$ 13.50	\$ 15.00	\$ 22.50	\$ 36.00	\$ 64.50	\$ 99.00	\$ 190.50	\$ 309.00	\$ 309.00

Spouse Options

Life	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	\$.30	\$.30	\$.30	\$.40	\$.45	\$.50	\$.75	\$ 1.20	\$ 2.15	\$ 3.30	\$ 6.35	\$ 10.30	\$ 10.30
\$10,000	\$.60	\$.60	\$.60	\$.80	\$.90	\$ 1.00	\$ 1.50	\$ 2.40	\$ 4.30	\$ 6.60	\$ 12.70	\$ 20.60	\$ 20.60
\$15,000	\$.90	\$.90	\$.90	\$ 1.20	\$ 1.35	\$ 1.50	\$ 2.25	\$ 3.60	\$ 6.45	\$ 9.90	\$ 19.05	\$ 30.90	\$ 30.90
\$20,000	\$ 1.20	\$ 1.20	\$ 1.20	\$ 1.60	\$ 1.80	\$ 2.00	\$ 3.00	\$ 4.80	\$ 8.60	\$ 13.20	\$ 25.40	\$ 41.20	\$ 41.20
\$25,000	\$ 1.50	\$ 1.50	\$ 1.50	\$ 2.00	\$ 2.25	\$ 2.50	\$ 3.75	\$ 6.00	\$ 10.75	\$ 16.50	\$ 31.75	\$ 51.50	\$ 51.50
\$30,000	\$ 1.80	\$ 1.80	\$ 1.80	\$ 2.40	\$ 2.70	\$ 3.00	\$ 4.50	\$ 7.20	\$ 12.90	\$ 19.80	\$ 38.10	\$ 61.80	\$ 61.80
\$35,000	\$ 2.10	\$ 2.10	\$ 2.10	\$ 2.80	\$ 3.15	\$ 3.50	\$ 5.25	\$ 8.40	\$ 15.05	\$ 23.10	\$ 44.45	\$ 72.10	\$ 72.10
\$40,000	\$ 2.40	\$ 2.40	\$ 2.40	\$ 3.20	\$ 3.60	\$ 4.00	\$ 6.00	\$ 9.60	\$ 17.20	\$ 26.40	\$ 50.80	\$ 82.40	\$ 82.40
\$45,000	\$ 2.70	\$ 2.70	\$ 2.70	\$ 3.60	\$ 4.05	\$ 4.50	\$ 6.75	\$ 10.80	\$ 19.35	\$ 29.70	\$ 57.15	\$ 92.70	\$ 92.70
\$50,000	\$ 3.00	\$ 3.00	\$ 3.00	\$ 4.00	\$ 4.50	\$ 5.00	\$ 7.50	\$ 12.00	\$ 21.50	\$ 33.00	\$ 63.50	\$ 103.00	\$ 103.00

Child Options

Life	Child(ren) 6 months to age 25	Child(ren) live birth to 6 months	Deduction amount Child(ren)
Option 1:	\$10,000	\$1,000	\$2.00

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.

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

Flexible AD&D Options: Employee: Up to \$750,000, in \$10,000 increments
 Spouse: 60% of the employee AD&D benefit, 50% if child included
 Child: 15% of the employee AD&D benefit, 10% if spouse included, not to exceed \$30,000

AD&D Guaranteed Issue: Employee: \$750,000 Spouse: \$450,000 Child: \$30,000

Accidental Death and Dismemberment (AD&D): If AD&D is selected, additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract.

Dependent AD&D Coverage: Optional dependent AD&D coverage is available to eligible employees. You must select employee coverage in order to cover your spouse and/or child(ren). If employee AD&D is declined, no dependent AD&D will be included.

Reductions: Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule. The amounts of 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 AD&D Options

Employee AD&D	Employee Only	Employee + Family	Employee AD&D	Employee Only	Employee + Family
\$10,000	\$0.19	\$0.30	\$390,000	\$7.41	\$11.70
\$20,000	\$0.38	\$0.60	\$400,000	\$7.60	\$12.00
\$30,000	\$0.57	\$0.90	\$410,000	\$7.79	\$12.30
\$40,000	\$0.76	\$1.20	\$420,000	\$7.98	\$12.60
\$50,000	\$0.95	\$1.50	\$430,000	\$8.17	\$12.90
\$60,000	\$1.14	\$1.80	\$440,000	\$8.36	\$13.20
\$70,000	\$1.33	\$2.10	\$450,000	\$8.55	\$13.50
\$80,000	\$1.52	\$2.40	\$460,000	\$8.74	\$13.80
\$90,000	\$1.71	\$2.70	\$470,000	\$8.93	\$14.10
\$100,000	\$1.90	\$3.00	\$480,000	\$9.12	\$14.40
\$110,000	\$2.09	\$3.30	\$490,000	\$9.31	\$14.70
\$120,000	\$2.28	\$3.60	\$500,000	\$9.50	\$15.00
\$130,000	\$2.47	\$3.90	\$510,000	\$9.69	\$15.30
\$140,000	\$2.66	\$4.20	\$520,000	\$9.88	\$15.60
\$150,000	\$2.85	\$4.50	\$530,000	\$10.07	\$15.90
\$160,000	\$3.04	\$4.80	\$540,000	\$10.26	\$16.20
\$170,000	\$3.23	\$5.10	\$550,000	\$10.45	\$16.50
\$180,000	\$3.42	\$5.40	\$560,000	\$10.64	\$16.80
\$190,000	\$3.61	\$5.70	\$570,000	\$10.83	\$17.10
\$200,000	\$3.80	\$6.00	\$580,000	\$11.02	\$17.40
\$210,000	\$3.99	\$6.30	\$590,000	\$11.21	\$17.70
\$220,000	\$4.18	\$6.60	\$600,000	\$11.40	\$18.00
\$230,000	\$4.37	\$6.90	\$610,000	\$11.59	\$18.30
\$240,000	\$4.56	\$7.20	\$620,000	\$11.78	\$18.60
\$250,000	\$4.75	\$7.50	\$630,000	\$11.97	\$18.90
\$260,000	\$4.94	\$7.80	\$640,000	\$12.16	\$19.20
\$270,000	\$5.13	\$8.10	\$650,000	\$12.35	\$19.50
\$280,000	\$5.32	\$8.40	\$660,000	\$12.54	\$19.80
\$290,000	\$5.51	\$8.70	\$670,000	\$12.73	\$20.10
\$300,000	\$5.70	\$9.00	\$680,000	\$12.92	\$20.40
\$310,000	\$5.89	\$9.30	\$690,000	\$13.11	\$20.70
\$320,000	\$6.08	\$9.60	\$700,000	\$13.30	\$21.00
\$330,000	\$6.27	\$9.90	\$710,000	\$13.49	\$21.30
\$340,000	\$6.46	\$10.20	\$720,000	\$13.68	\$21.60
\$350,000	\$6.65	\$10.50	\$730,000	\$13.87	\$21.90
\$360,000	\$6.84	\$10.80	\$740,000	\$14.06	\$22.20
\$370,000	\$7.03	\$11.10	\$750,000	\$14.25	\$22.50
\$380,000	\$7.22	\$11.40			

Note: Employee and Family premiums are based on the amount of Employee coverage chosen.

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



Call Your ComPsych® GuidanceResources® program anytime for confidential assistance.

Call: **855.387.9727**

Go online: guidanceresources.com

TDD: 800.697.0353

Your company Web ID: **ONEAMERICA3**

Personal issues, planning for life events or simply managing daily life can affect your work, health and family. Your GuidanceResources program provides support, resources and information for personal and work-life issues. The program is company-sponsored, confidential and provided at no charge to you and your dependents. This flyer explains how GuidanceResources can help you and your family deal with everyday challenges.

Confidential Counseling

3 Session Plan

This no-cost counseling service helps you address stress, relationship and other personal issues you and your family may face. It is staffed by GuidanceConsultantsSM—highly trained master's and doctoral level clinicians who will listen to your concerns and quickly refer you to in-person counseling (up to 3 sessions per issue per year) and other resources for:

- › Stress, anxiety and depression
- › Relationship/marital conflicts
- › Problems with children
- › Job pressures
- › Grief and loss
- › Substance abuse

Financial Information and Resources

Discover your best options.

Speak by phone with our Certified Public Accountants and Certified Financial Planners on a wide range of financial issues, including:

- › Getting out of debt
- › Credit card or loan problems
- › Tax questions
- › Retirement planning
- › Estate planning
- › Saving for college

Legal Support and Resources

Expert info when you need it.

Talk to our attorneys by phone. If you require representation, we'll refer you to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter.

Call about:

- › Divorce and family law
- › Debt and bankruptcy
- › Landlord/tenant issues
- › Real estate transactions
- › Civil and criminal actions
- › Contracts

Work-Life Solutions

Delegate your "to-do" list.

Our Work-Life specialists will do the research for you, providing qualified referrals and customized resources for:

- › Child and elder care
- › Moving and relocation
- › Making major purchases
- › College planning
- › Pet care
- › Home repair

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TRAVEL ASSISTANCE

Providing you peace of mind when traveling

Emergencies happen, but help is now only a phone call or email away. Generali Global Assistance® offers a suite of services to help you in your time of need — from small inconveniences like losing your medication 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 on a trip that lasts 90 days or less for business or pleasure. The Travel Assistance benefit protects you when covered under a OneAmerica® group life insurance contract. It also extends coverage to your spouse, domestic partner and children, even when they are traveling without you. The Travel Assistance benefit requires no additional premium; however, exclusions do apply.

Medical assistance services

Medical and dental referral to assist in finding physicians, dentists and medical facilities.

Replacement of medication or eyeglasses that have been lost or stolen, with guarantee of reimbursement by you.

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

Visitation with a family member or a friend if you are traveling alone and must be hospitalized for at least seven days or are listed as in critical condition.

Dependent children assistance in the event you are hospitalized, including payment for their trip home and a qualified escort to accompany them.

Traveling companion assistance in the event they must cancel their travel arrangements due to medical emergencies.

Emergency evacuation in the event you must be transported to a medical facility or home under medical supervision.

Repatriation or cremation of remains in the event of death while traveling.

Trip interruption to arrange alternate transportation and accommodations necessary due to a medical emergency.

Emergency medical payment to cover medical and dental care expenses in the case of sudden, unexpected illness or injury during your trip, with guarantee of reimbursement by you.

**For assistance call:****1-866-294-2469** (US/Canada)**+1-240-330-1509** (call collect from other locations)or email **ops@europassistance-usa.com**

Personal assistance services

Pre-trip informational services including: visa, passport, immunization requirements, weather conditions, travel advisories and more.

Language interpretation for all major languages.

Location or replacement of lost or stolen items such as luggage, documents and personal possessions.

Emergency cash advance subject to guarantee of reimbursement by you.

Emergency travel arrangements when appropriate, such as airline changes or hotel and car rental reservations.

Legal assistance and advanced bail bond will be arranged, where permitted by law, with guarantee of reimbursement by you.

Emergency message relay via toll-free, direct or collect access.

Vehicle return arranged and paid for if you become physically unable to operate a non-commercial vehicle due to a medical emergency.

Pet return home coordinated if covered traveler is hospitalized.

Upon verification of coverage, Generali Global Assistance will arrange and cover the cost of the following services, subject to policy limits and eligibility:

- **Emergency evacuation:** \$1,000,000 Combined Single Limit (CSL)
- **Medically necessary repatriation:** Included in CSL
- **Repatriation or cremation of remains:** Up to \$25,000

If traveling alone:

- **Visit of family member or friend:** Up to \$5,000
- **Return of minor children:** Up to \$5,000
- **Traveling companion transportation:** Up to \$5,000
- **Vehicle return:** Up to \$2,500
- **Bereavement transportation:** Up to \$2,500
- **Pet return:** Up to \$1,000

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 Generali Global Assistance. Generali Global Assistance is not an affiliate of AUL, and is not a OneAmerica Company. Generali Global Assistance provides noted services worldwide for covered individuals. Services may be unavailable in countries currently under U.S. economic or trade sanctions. A list of affected counties is available at [treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx](https://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx). Please refer to your policy for covered limits and eligibility details.



When contacting Generali Global Assistance, be prepared to provide:

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