

What you need to know about your Worksite Long Term Disability Benefits

Elimination Period:	This is a period of consecutive days of disability before benefits may become payable under the contract.
Maximum Benefit Duration:	This is the length of time that you may be paid benefits if continuously disabled as outlined in the contract.
Pre-Existing Condition Period:	Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to your effective date of coverage.

Worksite Long Term Disability Coverage Option 1

Your benefit is 60% of your monthly pre-disability earnings, up to a maximum monthly benefit of \$6,000.

Elimination Period	Maximum Benefit Duration	Pre-Existing Condition Period
180 days injury / 180 days sickness	Age When Total Disability Begins Less than age 61 61 62 63 64 65 66 67 68 69 and over	Maximum Duration 5 years Lesser of Social Security Full Retirement Age or 5 years Greater of Social Security Full Retirement Age or: 3.5 years 3 years 2.5 years 2 years 21 months 18 months 15 months 12 months
		3 months / 12 months

Worksite Long Term Disability Coverage Option 2

Your benefit is 60% of your monthly pre-disability earnings, up to a maximum monthly benefit of \$6,000.

Elimination Period	Maximum Benefit Duration	Pre-Existing Condition Period
180 days injury / 180 days sickness	Age When Total Disability Begins Less than age 60 60 61 62 63 64 65 66 67 68 69 and over	Maximum Duration Greater of Social Security Full Retirement Age or: To age 65 5 years 4 years 3.5 years 3 years 2.5 years 2 years 21 months 18 months 15 months 12 months
		3 months / 12 months

Note: Premiums are based on your monthly salary and your age as of 07/01.

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Payroll Deduction Illustration: Monthly

To estimate your payroll deduction amount:

	Example*	Option 1	Option 2
1. Maximum covered monthly earnings	\$10,000	\$10,000	\$10,000
2. Enter your monthly earnings	\$2,500		
3. Enter the lesser of Step 1 or Step 2	\$2,500		
4. Divide Step 3 by 100	\$25		
5. Using your age as of 07/01, find the corresponding rate from the chart below	0.185		
6. Multiply Step 4 by your age rate	\$4.63		

*Example based on a 35 year old electing option 1 earning \$2,500 per month.

Age Category:	Option 1	Option 2
0 - 19	\$.040	\$.060
20 - 24	\$.070	\$.100
25 - 29	\$.085	\$.140
30 - 34	\$.150	\$.270
35 - 39	\$.185	\$.310
40 - 44	\$.270	\$.490
45 - 49	\$.420	\$.730
50 - 54	\$.500	\$.820
55 - 59	\$.720	\$.890
60 - 64	\$.830	\$.790
65 - 69	\$.610	\$.560
70 - 74	\$.400	\$.360
75 +	\$.400	\$.360

Note: Premiums are based on your monthly salary and your age as of 07/01.

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