



ONEAMERICA[®]

Group Worksite Long-Term and Short-Term Disability

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Group Worksite Short-Term Disability

13 WEEK DURATION

Class Description	All eligible full-time employees ¹
Required Minimum Number of Hours Worked	30 hours weekly
Employer Contribution Percentage	0%
Participation Requirement	Greater of 2 lives or 25% combined with Long-term Disability and Short-term Disability. Minimum of 2 enrolled lives for Short-term.

Injury & Sickness Elimination Period – Opt 1	7 Days
Maximum Benefit Duration	13 Weeks
Benefit Percentage	60%
Maximum Weekly Benefit	\$1,500
Pre-Existing Condition Exclusion	3/12
Total Disability Definition	Regular Job
Partial Disability Benefit	Proportionate Loss
Residual Benefit	Yes

STANDARD INDUSTRY RATES - Group Worksite STD

Disability: Short-term			
<i>Per \$10 of weekly benefit</i>			
Option 1			
<i>7/7</i>			
Age	Rate	Age	Rate
<24	\$0.73	50-54	\$0.81
25-29	\$0.73	55-59	\$1.02
30-34	\$0.73	60-64	\$1.17
35-39	\$0.73	65-69	\$1.28
40-44	\$0.64	70+	\$1.37
45-49	\$0.64		

Benefit Features

- Continuation of personal insurance under Family Medical Leave Act (FMLA)
- Continuation of personal insurance during Leave of Absence, including active military service and temporary layoff
- Non-occupational coverage type
- Individual reinstatement: 30 days
- Minimum weekly benefit: \$25
- Normal pregnancy and certain complications included in definition of sickness
- Portability
- Recurrent disability: 30 days
- Social security integration method: family
- Waiver of premium
- Workplace modification benefit

¹Use of the term "Employee" includes employees, owners, members, partners, shareholders, or participants eligible to apply for coverage under AUL contract.



Group Worksite Short-Term Disability

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Class Description	All eligible full-time employees ¹
Required Minimum Number of Hours Worked	30 hours weekly
Employer Contribution Percentage	0%
Participation Requirement	Greater of 2 lives or 25% combined with Long-term Disability and Short-term Disability. Minimum of 2 enrolled lives for Short-term.

Injury & Sickness Elimination Period – Opt 2	14 Days
Maximum Benefit Duration	13 Weeks
Benefit Percentage	60%
Maximum Weekly Benefit	\$1,500
Pre-Existing Condition Exclusion	3/12
Total Disability Definition	Regular Job
Partial Disability Benefit	Proportionate Loss
Residual Benefit	Yes

STANDARD INDUSTRY RATES - Group Worksite STD

Disability: Short-term			
<i>Per \$10 of weekly benefit</i>			
Option 2			
14/14			
Age	Rate	Age	Rate
<24	\$0.68	50-54	\$0.68
25-29	\$0.68	55-59	\$0.86
30-34	\$0.68	60-64	\$0.99
35-39	\$0.68	65-69	\$1.07
40-44	\$0.54	70+	\$1.15
45-49	\$0.54		

Benefit Features

- Continuation of personal insurance under Family Medical Leave Act (FMLA)
- Continuation of personal insurance during Leave of Absence, including active military service and temporary layoff
- Non-occupational coverage type
- Individual reinstatement: 30 days
- Minimum weekly benefit: \$25
- Normal pregnancy and certain complications included in definition of sickness
- Portability
- Recurrent disability: 30 days
- Social security integration method: family
- Waiver of premium
- Workplace modification benefit

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Group Worksite Short-Term Disability

Group Worksite Short-Term Disability

Short-term Disability insurance helps to replace an employee's income due to non-occupational illness or injury (pregnancy included). After the elimination period, the benefit will be 60% of covered weekly earnings up to the Maximum Weekly benefit selected. As long as the employee meets the definition of disability and continues to be disabled, this benefit will be paid based on the duration elected (or the start of Long-term Disability coverage). A 3/12 pre-existing condition exclusion clause applies.

Tax Reporting Services

Deduct and Deposit with the IRS employee FICA, if any; pay employer FICA portion, prepare form 941 or 944, prepare and issue Form W-2 to employee.

Additional information

Any sick pay services will be performed pursuant to IRS Employer's Tax Guide or applicable tax publication, and AUL is not considered the employer's agent. The employer/policyholder remains responsible and liable for all withholding, depositing, and reporting obligations not agreed to be provided by AUL.

- For groups of 2 – 9 eligible employees, the number of disability plans offered is limited to one Short-term and one Long-term Disability plan.
- For groups of 10 – 49 eligible employees, the number of disability plans offered is limited to three with no more than two Short-term or Long-term Disability elections.
- For groups of 50-99 eligible employees, the number of disability plans offered is limited to four with no more than two Short-term or Long-term Disability elections.



Group Worksite Long-Term Disability

90 DAY ELIMINATION PERIOD

Class Description	All eligible full-time employees ¹
Required Minimum Number of Hours Worked	30 hours weekly
Employer Contribution Percentage	0%
Participation Requirement	Greater of 2 lives or 25% combined with Long-term Disability and Short-term Disability. Minimum 2 enrolled lives required for Long-term.
Elimination Period	90 Days
Maximum Benefit Duration – Opt 2	5 years SSFRA
Benefit Percentage	60%
Maximum Monthly Benefit	\$5,000
Pre-Existing Condition Exclusion	3/12
Total Disability Definition	Regular Occupation; 2 Years
Partial Disability Benefit	Proportionate Loss
Residual Benefit	Yes

STANDARD INDUSTRY RATES - Group Worksite LTD

Disability: Long-term			
<i>Per \$100 of monthly covered payroll</i>			
Option 2			
5 years SSFRA			
Age	Rate	Age	Rate
<24	\$0.14	50-54	\$1.06
25-29	\$0.14	55-59	\$1.58
30-34	\$0.26	60-64	\$1.93
35-39	\$0.35	65-69	\$1.93
40-44	\$0.51	70+	\$1.93
45-49	\$0.72		

Benefit Features

- Accumulation of elimination period: 2 times the elimination period
- Continuation of personal insurance under Family Medical leave Act (FMLA)
- Continuation of personal insurance during Leave of Absence, including active military service and temporary layoff
- Gainful occupation: 80% if working/60% if not working
- Individual reinstatement: 30 days
- Mandatory rehabilitation program
- Minimum monthly benefit: \$100
- Normal pregnancy and certain complications included in definition of Sickness
- Portability
- Recurrent disability: 6 months
- Return to work benefit: 12 months
- Social security integration method: family
- Survivor benefit: 3 times last gross monthly benefit
- Vocational rehabilitation program
- Waiver of premium
- Workplace modification benefit

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Group Worksite Long-Term Disability

Limitations

- Mental Illness: 24 months lifetime cumulative
- Drug & alcohol abuse: 24 months lifetime cumulative
- Special conditions: 24 months lifetime cumulative

Group Worksite Long-Term Disability

Long-term Disability helps to replace an employee's income due to illness or injury. After the elimination period, the benefit will be 60% of covered monthly earnings up to \$5,000 per month. As long as the employee meets the definition of disability and continues to be disabled, this benefit will be paid to the contract duration. A 3/12 pre-existing condition exclusion clause applies.

Tax Reporting Services

Deduct and deposit with the IRS employee FICA, if any; pay Employer FICA portion, if any prepare Form 941 or 944, prepare and issue Form W-2 to employee.

Additional information

Any sick pay services will be performed pursuant to IRS Employer's Tax Guide or applicable tax publication, and AUL is not considered the employer's agent. The employer/policyholder remains responsible and liable for all withholding, depositing, and reporting obligations not agreed to be provided by AUL.

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