

Products at a glance

Employer-paid group insurance products

Traditional Group Term Life & AD&D

- Minimum 10 enrolled employees
- Flexible amounts of coverage
- Optional dependent life insurance coverage
- Accelerated life benefit
- Seat belt benefit

Long-term Disability

- Minimum 10 enrolled employees
- Flexible elimination and benefit periods
- Education benefit
- Family care benefit
- 401(k) contribution benefit
- Rehabilitation programs
- Return to work incentive
- Worksite modification benefit
- Supplemental disability benefit
- Spouse disability benefit
- COBRA benefit
- Continuation of coverage options

2+ Protector

- 2-9 enrolled employees
- Basic Term Life and AD&D
- Long-term Disability (life insurance is a prerequisite)
- Short-term Disability (life insurance is a prerequisite)

Short-term Disability

- Minimum 10 enrolled employees
- Flexible coverage designs
- Optional residual benefit
- Partial disability benefit provisions available
- Continuation of coverage options
- First day hospital coverage available

CorePLUS Disability

- Minimum 50 enrolled employees
- Premium cost shared approach
- Flexible coverage design options for short- and long-term disability benefit durations
- “Buy Up” feature available
 - Requires the greater of 10 enrolled employees or 25 percent employee participation

Medical Stop Loss ¹

- Minimum 50 plan participants
- Aggregate & specific stop loss insurance coverage
- Deductibles as low as \$10,000 (or as allowed by applicable law)
- Risk management referral services through R.E. Moulton InterAct Risk Management Solution



Support services

- Regional sales enrollment and service support
- Formal proposals
- Toll-free numbers for:
 - Sales
 - Service and claims
- Personalized enrollment materials
- Professional enrollment support resources
- Innovative administration options
- Employee Assistance Program (EAP) ³
 - Minimum 25 enrolled employees
 - Standard program available at no additional cost when two qualifying group insurance coverages are selected
- Administrative service options for self-funded plans are also available with any group insurance product

Help employers take advantage of comprehensive group insurance solutions

Employee-paid insurance products

Voluntary Group Disability ²

- Flexible coverage design options for short- and long-term disability benefit durations
- Guaranteed issue amounts of coverage
- Ability to offer multiple coverage options
- Family care benefit
- Return to work incentive
- Rehabilitation programs
- Worksite modification benefit
- Continuation of coverage options

Voluntary Group Term Life & AD&D ²

- Variable amounts of coverage
- Optional dependent life coverage
- Guaranteed issue coverage amounts available
- Continuation of coverage options
- Seat belt benefit
- Accelerated life benefit
- Guaranteed increase in benefit

1. Managing General Underwriter is R.E. Moulton, Inc. 2. Requires participation of 10 employees or 25 percent participation of all eligible employees, whichever is greater. 3. Offered through EAP Consultants, Inc.

Products and financial services provided by

AMERICAN UNITED LIFE INSURANCE COMPANY® | a ONEAMERICA® company

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About OneAmerica®

OneAmerica Financial Partners, Inc., is headquartered in Indianapolis, IN. The companies of OneAmerica® can trace their solid foundations back more than 125 years in the insurance and financial services marketplace.

OneAmerica's nationwide network of companies offers a variety of products to serve the financial needs of their policyholders and other clients. These products include retirement plans, products and services; individual life insurance, annuities, long-term care solutions and employee benefits. The goal of OneAmerica is to blend the strengths of each company to achieve greater collective results.

The products of the OneAmerica companies are distributed through a network of employees, agents, brokers, and other distribution sources that are committed to maximizing value to our policyholders by helping them plan to meet their financial goals.

We deliver on our promises when customers need us most.

About AUL Employee Benefits

American United Life Insurance Company® (AUL) is the founding member of OneAmerica® and offers a strong portfolio of products for employee benefit plans, including group life, disability and medical stop loss insurance, as well as access to dental and vision insurance, and employee assistance programs through other providers. AUL provides value beyond today through financial strength, mutual holding company values, innovative voluntary group insurance products and tools, and quality service from local representatives, service professionals and claims specialists.

Note: All products may not be available in all states. This invitation to inquire allows interested employers an opportunity to inquire further about group insurance coverage and is limited in its description of the losses for which benefits may be payable. The contract has exclusions, limitations, reduction of benefits, and terms under which the contract may be continued in force or discontinued.

The contract may contain a waiting or elimination period between the effective date of the contract 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.

If a choice of the amount of benefits is offered, the amount of benefits provided depends upon the coverage selected and premium can vary with the amount of benefits selected. If a range of benefit levels is present, the applicant is only entitled to the benefit level shown in the contract.

Any payable benefit 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.

Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to the effective date of the contract. A pre-existing condition is a sickness or injury for which an insured received medical treatment, services, or incurred expenses within a time frame specified in the contract.

For more information on our products and services, please contact your AUL group insurance sales representative today or visit www.oneamerica.com

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