



Rogers Townsend & Thomas PC

Basic Term Life and AD&D Insurance Benefit Outline

OneAmerica Employee Benefits

Class Description: All Full-Time Eligible Employees working a minimum of 35 hours per week

Life Amount: \$20,000

AD&D Principal Sum Amount: \$20,000

Reductions: The Life Amount and AD&D Principal Sum will begin reducing to a percentage of the amounts shown above when the Employee reaches age 65. The percentage of coverage remaining at the Employee's attained age will be as shown as follows:

Employee's Age	Percentage of Benefit Amount
65-69	65%
70-74	45%
75-79	30%
80-84	20%
85-89	15%
90+	10%

Accelerated Life Benefit "ALB": The Employee may request payment of 25%, 50% or 75% of the Life Amount shown above to a maximum of \$250,000 if the Employee is diagnosed with a Terminal Condition, as defined in the Certificate of Insurance. (13)

Accidental Death and Dismemberment: While insured under the Policy, if the Employee has an accident which results in a loss specified below, AUL will pay the amount shown for such loss; provided the loss occurs within 365 days of the accident and AUL receives acceptable proof of loss. (12)

Loss	Amount Payable
Life	Principal Sum
Both hands or both feet or sight or both eyes	Principal Sum
Severe Burns	Principal Sum
Speech and hearing	Principal Sum
One hand and one foot	Principal Sum
One hand and sight of one eye	Principal Sum
One foot and sight of one eye	Principal Sum
Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body	Principal Sum
Paraplegia or Loss of Use of Both Lower Limbs of the Body	½ Principal Sum
Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body	½ Principal Sum
Sight of one eye / One hand or one foot	½ Principal Sum
Speech or hearing	½ Principal Sum
Monoplegia or Loss of Use of One Limb of the Body	¼ Principal Sum
Thumb and index finger	¼ Principal Sum

Accidental Death and Dismemberment Seat Belt Benefit: If an Employee dies as a result of an automobile accident in a non-commercial vehicle, while properly wearing a Seat Belt at the time of the accident, AUL may pay an additional Accidental Death Benefit, which is 10% of the Employee's Principal Sum of Accidental Death and Dismemberment Insurance or \$25,000, whichever is less. (12A)

Accidental Death and Dismemberment Air Bag Benefit: If an Employee dies as a result of a non-occupational automobile accident in a non-commercial vehicle, while properly wearing a Seat Belt and the Air Bag deployed properly at the time of the accident, AUL may pay an additional Accidental Death Benefit. The Air Bag Benefit equals the lesser of: (a) 10% of the Employee's AD&D Principal Sum shown in the Schedule of Benefits; or (b) \$5,000. (12B)

Accidental Death and Dismemberment Exposure Benefit: If an Employee is unavoidably exposed to heat or cold as a direct result of a covered accident, and as a direct result of the exposure, the Employee suffers a loss for which benefits would be payable under this Plan, an AD&D benefit will be paid. Any loss associated with exposure to heat or cold must occur within 365 days of the accident. (12)

Accidental Death and Dismemberment Disappearance Benefit: If an Employee is an occupant in a vessel, vehicle, or plane at the time of accidental destruction, sinking, or disappearance of the vessel, vehicle, or plane and the Employee's body cannot be found within one year of the date of the accidental destruction, sinking, or disappearance, the Employee will be presumed to have died. AUL will only presume Accidental Death if: (a) there is no evidence to the contrary; (b) there is a determination by the appropriate governmental authorities or court issuing a valid and legally binding determination that the Employee has died; (c) a certified copy of the governmental authority findings or court order is provided to AUL; and (d) benefit would have been paid assuming a death certificate could have been issued if the body was recovered. (12)

Accidental Death and Dismemberment Repatriation Benefit: If an Employee dies either greater than 200 miles away from his principal place of residence or is outside of the country at the time of Accidental Death, AUL may pay an additional Accidental Death Benefit. The Repatriation Benefit equals the lesser of: (a) Reasonable Expenses for transportation of the Employee's body to a funeral home or mortuary near the Employee's principal place of residence; (b) \$5,000; or (c) 10% of the Employee's AD&D Principal Sum shown in the Schedule of Benefits. (12C)

Accidental Death and Dismemberment Child Higher Education Benefit: The Child Higher Education Benefit will be no more than \$4,000 for each Eligible Student per Academic Year for Education Expenses. The cumulative benefit payments for all eligible students will not exceed the lesser of: (a) \$20,000; or (b) 10% of the Employee's AD&D Principal Sum shown in the Schedule of Benefits. (12D)

Accidental Death and Dismemberment Child Care Benefit: The Child Care Benefit will be no more than \$4,000 for each Eligible Child per calendar year for Child Care Expenses. The cumulative benefit payments for all eligible children will not exceed the lesser of: (a) \$20,000; or (b) 10% of the Employee's AD&D Principal Sum shown in the Schedule of Benefits. (12E)

Waiver of Premiums for Total Disability: AUL will waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability. There is a 24-month limitation on Waiver of Premium if the Total Disability is due to a Mental Illness and/or Drug and Alcohol abuse. (8)

Conversion: If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to a conversion policy. The Employee can contact AUL, or refer to his or her Certificate of Insurance for specific details of this provision. (10)

Terminations: The Individual Terminations Section in the Certificate of Insurance governs Terminations. (9)
