



What you need to know about your Long Term Disability (LTD) 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.

Long Term Disability Coverage

Your benefit is 55% of your monthly pre-disability earnings, up to a maximum monthly benefit of \$10,000.

Elimination Period	Maximum Benefit Duration	Pre-Existing Condition Period	
90 days injury / 90 days sickness	Age When Total Disability Begins Greater of Social Security Full Retirement Age or: Less than age 60 60 61 62 63 64 65 66 67 68 69 and over	Maximum Duration 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

Coverage is provided at no cost to you. 100% of the total premium is paid for by your employer.

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THE NEED FOR DISABILITY INSURANCE

Protect your paycheck

You insure your home, car and other valuable possessions, so why not also protect what pays for all those things — your income. Without it, think about how your mortgage/rent, groceries or credit card bills would get paid. This is where disability insurance can help.

A disability can be short-term, long-term, or it can last a lifetime, and no one knows when it will happen. Being prepared will ease the financial burden for you and your loved ones if you get sick or hurt and cannot work. Purchased through your workplace, disability insurance can replace approximately 60 percent of your income.

Things to think about

If something unfortunate happens that causes you to be disabled, there are not a lot of ways to get money if you don't have disability insurance. Workers' compensation requires you to meet certain eligibility requirements to qualify for coverage, and not everyone qualifies for this benefit. Medical insurance will only help cover your medical costs.

Protect yourself from income gaps by having disability insurance. This chart shows you an example of your estimated total income before retirement. Without disability coverage, your earnings will be less depending on how long you are out of work. Can you really afford to not have disability insurance?

Estimate your expenses below

Present age	Years until retirement*	Annual income**		
		\$25,000	\$50,000	\$75,000
30	36	\$1,613,966	\$3,227,932	\$4,841,897
40	26	\$977,174	\$1,954,347	\$2,931,521
50	16	\$507,916	\$1,015,833	\$1,523,749
60	6	\$162,117	\$324,234	\$486,350

*Average retirement age for working Americans is 66.
 **Figures include an annual 3.1 percent wage increase.

Let's figure it out

This calculator will give you an idea of your monthly expenses. It will help you to figure out what you would need if you become disabled.

Estimate your monthly expenses below

Take home income	
Mortgage/rent	
Car/transportation	
Credit cards	
Groceries	
Utilities	
Child care	
Entertainment	
Education	
Clothing	
Insurance	
Other expenses	
Total monthly expenses	\$

Note: Gallup Poll, Annual Economy and Personal Finance Survey, April 3-6, 2014.

Disability insurance can provide you with the income protection you need. Consider purchasing it today.