

Proposal for: Greenville Turf & Tractor
 Prepared: 7/13/2015 10:35 AM

Products and financial services provided by
 American United Life Insurance Company®
 a ONEAMERICA® company
 One American Square, P.O. Box 6123
 Indianapolis, IN 46206-6123
 (800) 553-5318



Proposed Effective Date: 08/01/2015

Group Workplace Disability Insurance Options

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 10 insured employees or 25% of all eligible employees.	
Features	STD Option 1	LTD Option 1
Benefit Percentage:	60%	60%
Maximum Benefit:	\$1,000 Week	\$5,000 Month
Elimination Period:	0 Days Injury 7 Days Sickness	90 Days
Maximum Benefit Duration:	13 weeks	SSFRA
Pre-Existing Condition Exclusion:	3/12	6/12
Partial Disability Benefit:	Yes	Proportional Loss
Residual Benefit:	Yes	Yes
Return To Work Benefit:	None	12 months

¹ Use of the term "Employee" includes employees, owners, members, partners, shareholders, or participants eligible to apply for coverage under American United Life Insurance Company® (AUL) contract.

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Benefit Features Offered for Group Workplace Disability Insurance:

Continuation of Personal Insurance under Family Medical Leave Act (FMLA)
Continuation of Personal Insurance during Leave of Absence
Continuation of Personal Insurance during a Temporary Lay Off
Continuation of Personal Insurance during Leave of Absence for Active Military Service
Continuity of Coverage
Individual Reinstatement - 30 days
Social Security Integration - Family
Normal pregnancy and certain complications included in definition of sickness
Portability Privilege (12-month continuation of coverage)
Waiver of Premium
Workplace Modification Benefit
Tax Reporting Services - pertaining to Employee FICA, Employer FICA, IRS Form W2 & 941

Short Term Disability

Benefit Features Offered for Long Term Disability:

Non-Occupational Coverage
Total Disability Definition-Regular Job
Minimum Weekly Benefit -\$25
Recurrent Disability Provision-30 Days

Long Term Disability

Benefit Features Offered for Long Term Disability:

Cost of Living Adjustment Freeze
Mandatory Rehabilitation Program
Minimum Monthly Benefit – The Greater of 10% of the Gross Monthly Benefit or \$100
Recurrent Disability Provision – 6 months
Total Disability Definition-Regular Occupation - 24 months
Survivor Benefit – 3 times last Gross Monthly Benefit
Gainful Occupation –LTD Option 1 (80% if working / 60% if not working)

Limitations:

Mental Illness - 12 months lifetime cumulative. Applies to LTD Option 1
Drug & Alcohol Abuse - 12 months lifetime cumulative. Applies to LTD Option 1
Special Conditions - 12 months lifetime cumulative. Applies to LTD Option 1

An eligible employee is a full-time employee authorized to work and reside in the United States. Eligible employees must work the required minimum number of hours and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the contract effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.