



# Protect Your Income with Disability Insurance

You probably have insurance for the things you depend on most. That could include protecting your home against fire or flood and protecting your vehicle in case of an accident.

You may even have life insurance to make sure that your loved ones are taken care of after you die. But have you ever considered insuring your income?

It's an important question. Your income is the cornerstone of your financial stability. It's how you afford that home's mortgage, your car's monthly payments and the food and other necessities your household needs. That stability is threatened, however, if you experience a severe injury or illness that leaves you unable to work.

## **Worker's Compensation Might Not Be Enough**

Although worker's compensation does offer some protections, it only covers injuries that happen on the job. To qualify for coverage, you also must meet certain eligibility requirements. If you have medical insurance, that can help too, but only to cover your actual medical costs. It still won't replace your lost income while you're unable to work.

**16%**  
of American workers had disability insurance coverage<sup>1</sup>.

**50%**  
of working Americans would have to tap into their savings if they couldn't work due to an injury or illness.<sup>2</sup>

Ready to learn more? Reach out to your human resources department today to get started.

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### **If You're Not Prepared, You're Not Alone**

In 2020 only 16% of American workers had disability insurance coverage.<sup>1</sup> That's probably why half of those surveyed said they'd have to turn to savings if they were disabled and could no longer work.<sup>2</sup>

At a time when most Americans would drain their bank accounts in just 10 weeks<sup>3</sup>, that's not a good long-term solution. Yet it's still better than the 20% of workers who said they just didn't know how they would make up the lost income.<sup>2</sup>

### **Disability Insurance Protects Your Paycheck**

Anyone can be affected by illness or injury, but it doesn't have to threaten your financial security. With disability insurance, a portion of your income is replaced, and you can have peace of mind knowing that your family is protected, and that you can focus on healing.

### **Did you know?**

According to the Council for Disability Awareness<sup>4</sup>, some of the most common reasons for short-term disability claims include:

- Pregnancy
- Back, spine, knee and hip injuries
- Fractures, sprains and muscle strains
- Digestive disorders
- Mental health, including anxiety and depression

1. Source: <https://lifehappens.org/blog/is-life-insurance-tomorrows-problem-findings-from-the-2020-insurance-barometer-study/> June 16, 2020

2. Source: <https://www.limra.com/globalassets/limra/newsroom/industry-trends/2020-images/DIAM2020factsheet.pdf> Accessed September 9, 2020

3. Source: <https://www.magnifymoney.com/blog/news/paycheck-survey/> February 4, 2020

4. Source: <https://disabilitycanhappen.org/disability-statistic/> March 28, 2018

*If you were to face serious illness or injury, would you be financially prepared?*

**Note:** Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not available in all states or may vary by state.



**What you need to know about your Worksite Short Term Disability 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.

**Worksite Short Term Disability Coverage Option 1**

Your benefit is 60% of your weekly pre-disability earnings, up to a maximum weekly benefit of \$1,500.

<b>Elimination Period</b>	<b>Maximum Benefit Duration</b>	<b>Pre-Existing Condition Period</b>
7 days injury / 7 days sickness	21 weeks	3 months / 6 months

**Worksite Short Term Disability Coverage Option 2**

Your benefit is 60% of your weekly pre-disability earnings, up to a maximum weekly benefit of \$1,500.

<b>Elimination Period</b>	<b>Maximum Benefit Duration</b>	<b>Pre-Existing Condition Period</b>
14 days injury / 14 days sickness	20 weeks	3 months / 6 months

**Worksite Short Term Disability Coverage Option 3**

Your benefit is 60% of your weekly pre-disability earnings, up to a maximum weekly benefit of \$1,500.

<b>Elimination Period</b>	<b>Maximum Benefit Duration</b>	<b>Pre-Existing Condition Period</b>
30 days injury / 30 days sickness	18 weeks	3 months / 6 months

**Note:** Premiums are based on your weekly salary and your age as of 01/01.

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**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 60% of your monthly pre-disability earnings, up to a maximum monthly benefit of \$5,000.

<b>Elimination Period</b>	<b>Maximum Benefit Duration</b>		<b>Pre-Existing Condition Period</b>
150 days injury / 150 days sickness	<b>Age When Total Disability Begins</b>	<b>Maximum Duration</b>	3 months / 12 months
		Greater of Social Security Normal Retirement Age or:	
	Less than age 60	To age 65	
	60	5 years	
	61	4 years	
	62	3.5 years	
	63	3 years	
	64	2.5 years	
	65	2 years	
	66	21 months	
	67	18 months	
	68	15 months	
	69 and over	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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