



LIFE & DISABILITY INSURANCE



OneAmerica Financial® focuses on providing solutions that can help achieve long-term financial stability – delivered with caring expertise and compassionate service.



Coverage that is unique for small business owners and their employees.

- ✓ Eligible for sole proprietors and groups with 1 - 499 employees.
- ✓ Basic life/AD&D, short-term disability and long-term disability can be written on a standalone basis.
- ✓ 100% participation of all eligible employees for the basic life/AD&D, short and long-term disability coverages is required.
- ✓ Basic life/AD&D, short-term disability and long-term disability are non-contributory (employer pays for 100% of premium for all eligible employees).
- ✓ For basic life/AD&D, short-term and long-term disability, a separate earning definitions for owners is included.
- ✓ Basic life/AD&D is required in order to purchase dependent and voluntary life.
- ✓ Definition of eligible full-time employment can be as high as 40 hours per week or as low as 20 hours per week for employees and owners.
- ✓ Must be in business at least 1 year for basic life/AD&D and short-term disability coverage and at least 2 years for long-term disability coverage.
- ✓ Employee Assistance Program included in Basic life/AD&D coverage.

Group Life and AD&D

Basic life insurance helps provide financially for loved ones in the event of a loss. By including Accidental Death & Dismemberment (AD&D), the plan also covers severe accidental injuries.

Basic Life/AD&D Amounts

- \$10,000
- \$15,000
- \$25,000
- \$30,000***
- \$50,000***
- 1x Basic Annual Earnings to \$100,000***

All options are guaranteed issue to full amount elected.

Basic Life Rate*

- \$0.371 per \$1,000

AD&D Rate*

- \$0.021 per \$1,000

Dependent Life/AD&D Amounts**

- Spouse \$5,000
- Child(ren) \$2,000 – ages 6 months to 26 years
- Child(ren) \$500 – birth to age 6 months

Dependent Life/AD&D Rate*

Per family unit is \$1.717

Age Reduction Schedule

Employee benefits will be reduced to:

- 65% of original amount at age 65
- 40% of original amount at age 70
- 25% of original amount at age 75

Employee benefits terminate at retirement

Spouse benefits terminate at age 70

Waiver Of Premium If Disabled

If an insured is totally disabled for more than six months in a row from any occupation for which the insured is qualified (as set forth in the policy), premiums for the life insurance are waived.

AD&D can double the life benefit

With AD&D, a benefit is paid for loss of limb or eyesight due to the covered accident. If the insured loses his or her life as the result of the accident, the value of the life insurance is doubled.

Basic Life/AD&D plan effective date will require Evidence of Insurability

*Rates are guaranteed until 12/31/2028

**Can only be purchased in conjunction with Basic Life/AD&D

****Limitations for 1 life groups (30k, 50k or 1x on Basic Life/AD&D is not available)



Voluntary Life and AD&D

Employee Elections

Minimum \$10,000/Maximum \$500,000

*Maximum amount not to exceed 5x annual salary

Spouse Elections

Minimum \$5,000/Maximum \$20,000

Dependent Child(ren)

\$1,000 (Live Birth to 6 months)

\$10,000 after 6 months of age.

Guarantee Issue Limitations

Employee: \$100,000

Spouse: Guarantee issue

Child(ren): Guarantee issue

Voluntary Life Monthly Rates Per \$1,000:

Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rate	\$0.122	\$0.143	\$0.164	\$0.239	\$0.366	\$0.673	\$1.065	\$1.299	\$2.210	\$5.157	\$19.488

Voluntary Life Dependent Child(ren) Monthly Rate Per \$1,000 = \$2.12

*Rates are guaranteed until 12/31/2028

Additional Details

- Spousal Voluntary Life benefits cannot exceed 50% of the employee elected amount.
- Voluntary Life is both portable and convertible.
- Voluntary Life/AD&D can only be purchased in conjunction with the group Basic Term Life/AD&D.
- Voluntary Life/AD&D must be written with a policy effective date of not more than 60 days after the effective date of the group Basic Term Life/AD&D.
- 25% employee participation is required for Voluntary Life.
- If Voluntary Life/AD&D is canceled, the group must wait 12 months to re-enroll.
- Each sub-group must achieve 25% participation.

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Voluntary Life and AD&D

Age Reduction Schedule

Employee benefits will be reduced to:

- 65% at age 65
- 40% of original amount at age 70
- 25% of original amount at age 75
- Benefits terminate at retirement

Spouse benefits will be reduced to:

- 65% at employee age 65
- Spouse benefits terminate at employee age 70 or retirement, whichever occurs first

Group Basic/Voluntary Term Life Exclusion

Two-year suicide exclusion applies to Voluntary Term Life coverage. Will not pay AD&D benefits for any loss that directly or indirectly, results in any way from or is contributed to by: Disease of the mind or body, or any treatment thereof | Infections, except those from an accidental cut or wound | Suicide or attempted suicide | Intentionally self-inflicted injury | War or act of war | Travel or flight in any aircraft while a member of the crew | Commission of, or participation in a felony | Under the influence of certain drugs, narcotics, or hallucinogen unless properly used as prescribed by a physician | Intoxication as denied in the jurisdiction where the accident occurred | Participation in a riot.



Group Short-Term Disability

The ability to earn an income is sometimes the only financial security an employee has. If so, a disabling injury or illness can be devastating. That's why having Group Short-Term Disability (STD) insurance is an important employee benefit for your company. This product is available for 13-or 26-week benefit durations with a variety of standard and optional benefits.

Preexisting Conditions

A preexisting condition is a sickness or injury for which the Insured received treatment or advice was recommended, within 3 months prior to his or her effective date. Any disability contributed to or caused by a preexisting condition within the first 12 months of the Insured's effective date will not be covered.

STD Options with 66.67% of Salary

Benefits are payable on: 1st day accident or 7th day illness; 14th day accident or 14th day illness*

Benefit duration options: 13 weeks or 26 weeks Percentage of Salary: 66.67%

Weekly Benefit Maximum: \$1,000

STD rates per \$10 of weekly benefit**

0 day accident/7th day illness/13 weeks of coverage = \$.477

0 day accident/7th day illness/26 weeks of coverage = \$.604

14th day accident/14th day illness/11 weeks of coverage = \$.339

14th day accident/14th day illness/24 weeks of coverage = \$.488

STD Options with 60% of Salary

Benefits are payable on: 1st day accident or 7th day illness; 14th day accident or 14th day illness*

Benefit duration options: 13 weeks or 26 weeks Percentage of Salary: 60%

Weekly Benefit Maximum: \$1,000

STD rates per \$10 of weekly benefit**

0 day accident/7th day illness/13 weeks of coverage = .453/\$10

0 day accident/7th day illness/26 weeks of coverage = .574/\$10

14th day accident/14th day illness/11 weeks of coverage = .322/\$10

14th day accident/14th day illness/24 weeks of coverage = .464/\$10

Group Short-Term Disability (Continued)

The ability to earn an income is sometimes the only financial security an employee has. If so, a disabling injury or illness can be devastating. That's why having Group Short-Term Disability (STD) insurance is an important employee benefit for your company. This product is available for 13-or 26-week benefit durations with a variety of standard and optional benefits.

A lenient zero-day residual for the elimination period:

This allows the insured to satisfy the elimination period with either total or partial workdays, so that an employee can work part time without starting a new elimination period. Generous partial disability calculation: This allows a claimant to receive up to 100% of pre-disability employment combined with the STD benefit payment for the duration of the claim.

*STD benefits begin the later of the satisfaction of the elimination period or the exhaustion of any employer sponsored salary continuation or sick leave program(s).

**Rates are guaranteed until 12/31/2028

Enhanced Disability Benefits

Pregnancy Claim Management

Pregnancy claim management The birth of a child is one of the greatest joys a person can experience. However, it can also come with its share of stress. The short-term disability claim experience is as stress-free as possible.

Typical features of short-term disability program:

- 6 week approval* for traditional delivery
- 8 week approval* for C-Section
- One-time lump sum payment for the approved period for birth of a child

*From date of delivery

Voluntary Short-Term Disability

OneAmerica Financial also provides four options for Voluntary Short-Term Disability coverage. This voluntary coverage is available with 60% of salary with the following options and is age-rated depending on which plan they choose. Participation requirements include greater of 2 insureds or 25%.

- 0 day accident/7th day illness/13 weeks of coverage
- 0 day accident/7th day illness/26 weeks of coverage
- 14th day accident/14th day illness/11 weeks of coverage
- 14th day accident/14th day illness/24 weeks of coverage

60% Voluntary STD Rates				
Age Band	0/7/13	0/7/26	14/14/11	14/14/24
0 - 24	0.77	0.9	0.57	0.75
25-29	0.82	0.95	0.63	0.84
30-34	0.82	0.94	0.61	0.84
35-39	0.69	0.81	0.5	0.72
40-44	0.65	0.79	0.48	0.71
45-49	0.72	0.88	0.53	0.78
50-54	0.87	1.05	0.63	0.94
55-59	1.15	1.4	0.84	1.25
60-64	1.32	1.61	0.96	1.45
65-69	1.41	1.72	1.03	1.55
70+	1.53	1.86	1.12	1.67

Please note: the following Industries are ineligible for Voluntary Short-Term Coverage:

- Forestry & Timber Transport
- Farming
- Oil & Gas
- Mining
- Air Transportation
- Pest Control
- EMS
- Fire Only
- Police Only

*Rates are guaranteed until 12/31/2028

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Group Long-Term Disability

Group Long-Term Disability (LTD) insurance helps protect an employee's income for a disability lasting longer than the elimination period defined in the policy (typically 13 or 26 weeks).

Elimination Period Options

90 or 180 days

Benefit Maximum

\$6,000 per month

Benefit percentage

60%

Own occupation period

24 months

Benefit Duration Options

5 years or to age 70, whichever occurs first
Social Security Normal Retirement Age (SSNRA)**

LTD Rates per \$100 of monthly covered payroll*

90 day elimination period

5 year = \$.445
SSNRA** = \$.689

180 day elimination period

5 year = \$.371
SSNRA** = \$.583

Lenient zero-day residual for the elimination period:

The insured is able to satisfy the elimination period with either total or partial workdays. Therefore, employees can work part time without starting a new elimination period.

Aggressive work incentive benefit for part-time work:

Encourages the insured to return to work part time by allowing them to keep up to 100% of their pre-disability income for up to 12 months.

Supplemental Disability Benefit: The core benefit is automatically increased by 10% of your salary or permanent loss resulting in serious cognitive impairment or the inability to perform two or more Activities of Daily Living.

Rehabilitation Incentive Income Benefit: Provides benefits to disabled employees who are offered a vocational rehabilitation plan designed to return them to gainful employment.

Rehabilitation Assistance: Designed to encourage disabled employees to take part in valuable rehabilitation programs tailored to individual needs to help the employee return to work in less time.

Face-to-face sessions: Insured Long-Term Disability employees and their family members receive three face-to-face counseling sessions in a geographical accessible location to address behavioral issues.

Unlimited telephonic counseling: Employees insured with Long-Term Disability and their family members also have access to unlimited telephonic counseling (24 hours a day, 7 days a week) to help identify behavioral issues, assess needs, and refer participants to specialists for treatment.

Web-based services: Self-assessments, expert content, and tools to help with personal, relational, legal, health and financial concerns. Available to Long-Term Disability insured employees and their family members, free of charge.

*Rates are guaranteed until 12/31/2028

**Limitations for 1 life groups (SSNRA is not available)

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Group Long-Term Disability (Continued)

Preexisting Conditions

A preexisting condition is a sickness or injury for which the Insured received treatment or advice was recommended, within 12 months prior to his or her effective date. Any disability contributed to or caused by a preexisting condition within the first 24 months of the Insured's effective date will not be covered, unless he or she received no treatment of the condition for 6 consecutive months after his or her effective date.

Group Long-Term Disability Exclusions

Does not pay benefits for any loss or disability caused by, resulting from, arising out of or substantially contributed to, directly by any one or more of the following: A preexisting condition (12/6/24) | Commission of, participation in, or an attempt to commit an assault or felony | Intentionally self-inflicted injuries | Attempted suicide, regardless of mental capacity | Participation in a war, declared or undeclared, or any act of war | Active military duty | Active participation in a riot | Commission of a crime for which the insured has been convicted | Being under the influence of any narcotic, hallucinogen, barbiturate, amphetamine, gas or fumes, poison or any other controlled substance as defined in Title I of the comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by your doctor and used in the manner prescribed. Conviction is not necessary for a determination of being under the influence; Intoxication as defined by the laws of the jurisdiction in which the accident occurred. Conviction is not necessary for a determination of being intoxicated, engaging in any illegal or fraudulent occupation, work or employment.

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Voluntary Long-Term Disability

OneAmerica Financial also provides four options for Voluntary Long-Term Disability coverage. This voluntary coverage is available with 60% of salary with the following options and is age-rated depending on which plan they choose. Participation requirements include greater of 2 insureds or 25%.

Benefit Duration Options - 5 years or to age 70, whichever occurs first

Social Security Normal Retirement Age (SSNRA)**

LTD Rates per \$100 of monthly covered payroll*

90 day elimination period

- 5 year = \$.445
- SSNRA** = \$.689

180 day elimination period

- 5 year = \$.371
- SSNRA** = \$.583

60% Voluntary LTD Rates				
Age Band	90d 5YR	90d SSNRA	180d 5 YR	180d SSNRA
0 - 24	0.13	0.23	0.08	0.19
25-29	0.18	0.34	0.12	0.25
30-34	0.29	0.57	0.21	0.44
35-39	0.39	0.79	0.28	0.61
40-44	0.58	1.18	0.44	0.93
45-49	0.87	1.73	0.67	1.4
50-54	1.24	2.16	0.96	1.66
55-59	1.68	2.3	1.28	1.7
70+	0.78	0.88	0.58	0.68

Please note: the following Industries are ineligible for Voluntary Long-Term Coverage:

- Forestry & Timber Transport
- Farming
- Oil & Gas
- Mining
- Air Transportation
- Pest Control
- EMS
- Fire Only
- Police Only

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**Limitations for 1 life groups (SSNRA is not available)

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Employee Assistance Program

Personal issues, planning for life events or simply managing daily life can affect your work, health and family. Your GuidanceResources® program provides support, resources and information for personal and work-life issues. The program is company-sponsored, confidential and provided at no charge to your employees and their dependents.

- Confidential Counseling
- Financial Information & Resources
- Legal Support & Resources
- Work-Life Solutions
- GuidanceResources® Online
- Free Online Will Preparation

Travel Resource Services

Emergencies happen, but help is now only a phone call or email away. On Call International® offers a suite of services to help your employees in their time of need – from small inconveniences like losing luggage to life-threatening situations – all delivered with a caring, human touch.

Your employees and their loved ones are protected by the Travel Assistance benefit when traveling more than 100 miles from home for business or leisure. The Travel Assistance benefit protects your employees when covered under a OneAmerica Financial® company group life insurance policy. It also extends coverage to the spouse, domestic partner and children (under 21 or 25 and living at home as a full time student) even when they are traveling without the employee. The Travel Assistance benefit requires no additional premium; however, exclusions do apply.

Beneficiary Resource Services

Combines grief, legal, and financial counseling to support beneficiaries during their time of loss. These services are available to beneficiaries for up to one year from the date the beneficiary makes contact for services. Services are also available to insured individuals who qualify for an accelerated benefit from the group's life insurance plan. The insured person or beneficiary simply calls the toll free number to receive immediate access to the program's services.

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OneAmerica Financial® Express Claims

After the loss of a loved one, OneAmerica Financial is here to help. They understand the financial urgency families face in these moments. With caring support and compassion, they put their resources to work — so much so that their team can process claims and deliver payment within two days to help cover immediate expenses, such as funeral costs and medical bills.

- Pays claims up to \$50,000.
- Includes employer-paid basic life, voluntary life and dependent life.
- Available for covered employees, spouses, dependent children and retirees.
- Death certificate is not required in many situations.
- Claim form must include the most recent beneficiary designation and be submitted via email or online.
- Payment is released within two business days of confirmation of eligibility.
- If a funeral home assignment is provided, we will coordinate directly to ensure the appropriate proceeds are paid to the assigned provider.

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(800) 362-5461
sbam.org/oneamerica

101 S Washington Sq, Suite 900, Lansing, MI 48933

How To Enroll

- Join SBAM as a Basic, Premium, VIP or Elite Member
- Submit completed OneAmerica Financial Group Agreement
- Submit completed individual OneAmerica Financial Employee Enrollment Form

Please note: There is a \$7.50 monthly fee included on the premium invoice for the consolidated billing administration and customer service. Employees can only be insured under one SBAM Participating Employer plan.

Contact SBAM

We're Here To Help!

The SBAM Member Care Team offers you an online service portal that provides our members and their insurance agents with helpdesk support that includes smart automations to help to get things done faster!

Send your quote requests, enrollment changes, billing questions, new business paperwork, and claims through the SBAM Service Portal and we will provide you with real-time updates and transparency for where in the process your ticket is with our team member.

To submit your ticket, visit sbam.org/membercare.

You can also reach our dedicated team at (877) 949-7226 or membercare@sbam.org

Note: OneAmerica Financial is the marketing name for the companies of OneAmerica Financial. 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.

Employee Assistance Program (EAP) is offered and administered by ComPsych® Corporation under the GuidanceResources® brand.

Travel Assistance Program is offered by On Call International® CompPsych®, GuidanceResources®, and On Call International® are not affiliates of OneAmerica Financial and are not OneAmerica Financial Companies.

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