



Worksite Long-term Disability Highlights

Williamson County, TN is offering optional Worksite Long-term Disability insurance to you from OneAmerica®.

What is Worksite Long-term Disability insurance?

Worksite Long-term Disability (WDL) insurance protects your paycheck if you become sick or injured for a long period of time.

What does it cover and why should I elect it?

Worksite Long-term Disability insurance can help you maintain financial stability when you are sick or injured by safeguarding your income. It can also provide access to rehabilitation resources that can help you get back to work.

That's why many people purchase Worksite Long-term Disability insurance for their own peace of mind. It's an effective way to ensure that a serious illness or injury will not prevent you from paying your bills or taking care of your loved ones.

How much does it cost?

The cost is based on your age and the options you select. Please refer to the cost illustrations for your benefit.

What is the benefit amount?

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

If I need them, when will benefits begin?

If approved, your benefits begin after your 90-day elimination period for injury or illness.

How long will I receive benefits?

Your maximum benefit duration depends on your age when disability begins and lasts up to Social Security normal retirement age. [Reduced Benefits Duration table is available upon request.]

What benefits are included in my policy?

- Waiver of premium
- Survivor benefit
- Return to work incentives
- Workplace modification benefit

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What limitations does this coverage have?

- Pre-existing condition limitation –6/24
- Mental illness 2 years
- Drug and alcohol abuse 2 years
- Special conditions- 2 years

These highlights are a brief description of the key features of the WDL insurance policy. Enroll timely for guarantee issue. You may not have another chance to elect coverage until your next open enrollment. The availability of the benefits and features described may vary by state. It is neither a certificate of insurance nor evidence of coverage. For more information, please reach out to your benefits representative.

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.