

Proposal for: Tender Touch Rehab Services
 Prepared: 06/01/2018 8:04 PM

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: 08/01/2018

Group Worksite Disability Insurance Options – Short Term

Class Description:	Class 1 - All Eligible Full-Time NJ Employees ¹ Class 2 - All Other Eligible Full-Time Employees ²	
Required Minimum Number of Hours Worked:	20 hours weekly	
Employer Contribution Percentage:	0%	
Participation Requirement:	Greater of 10 insured employees or 25% of all eligible employees	
Features	STD Option 1	STD Option 2
Injury Elimination Period:	7 Days	14 Days
Sickness Elimination Period:	7 Days	14 Days
Maximum Benefit Duration³:	25 Weeks	24 Weeks
Class 1 Benefit Percentage:	40%	40%
Class 2 Benefit Percentage:	60%	60%
Maximum Weekly Benefit	\$1,500	
Pre-Existing Condition Exclusion:	3/12	
Total Disability Definition:	Regular Job	
Partial Disability Benefit:	Proportionate Loss	
Residual Benefit:	Yes	

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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³ Disability benefits payable under the contract for Short Term Disability (durations less than or equal to 104 weeks) will be paid weekly instead of monthly. To estimate the potential weekly benefit payable under the contract, multiply the monthly benefit by 12, then divide by 52.

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Benefit Features Offered for Group Worksite Disability Insurance – Short Term:

Continuation of Personal Insurance under Family Medical Leave Act (FMLA)
Continuation of Personal Insurance during Leave of Absence, including Active Military Service and a
Temporary Layoff
Continuity of Coverage - Franchise
Coverage Type - Non-Occupational
Individual Reinstatement – 30 days
Minimum Monthly Benefit – The greater of 10% of the gross monthly benefit or \$100
Non-Integrated
Normal pregnancy and certain complications included in definition of Sickness
Portability Privilege
Recurrent Disability – 30 days
Tax Reporting Services - pertaining to Employee FICA & W2
Waiver of Premium
Workplace Modification Benefit

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.

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Proposed Premium Rates for Group Worksite Disability Insurance

Age Category*	STD Monthly Premium Rate per \$10 of Weekly Benefit Option 1	STD Monthly Premium Rate per \$10 of Weekly Benefit Option 2
0-19	\$1.100	\$1.030
20-24	\$1.100	\$1.030
25-29	\$1.230	\$1.160
30-34	\$1.300	\$1.170
35-39	\$1.140	\$0.980
40-44	\$1.130	\$0.920
45-49	\$1.210	\$0.980
50-54	\$1.410	\$1.150
55-59	\$1.740	\$1.420
60-64	\$2.010	\$1.630
65-69	\$2.210	\$1.790
70+	\$2.340	\$1.900

The proposed premium rates are guaranteed for 3 years. Any variation in benefits or services will make these rates invalid.

*An eligible employee's age will be determined as of the Policyholder's anniversary date. If the anniversary date and the effective date are identical, the employee's age will be determined as of the Policyholder's effective date of coverage. Premium rates for each employee will increase for events such as when the employee enters a new age category.

This proposal is based on 521 eligible employees.

If an employee is eligible and enrolls timely, the employee will be able to apply for coverage without providing Evidence of Insurability. After the initial enrollment period, eligible employees may apply for coverage under another option only during an approved scheduled enrollment period. However, any change in coverage will then require medical underwriting and written approval by American United Life Insurance Company® (AUL).

Any change in the above amounts of coverage and/or number of employees insured will invalidate the proposed premium rates and require further evaluation by AUL. To be eligible for the above premium rates and coverages, the required number of insured employees must be the greater of 10 enrolled employees or 25% of all eligible employees. When both Group Worksite short term disability and Group Worksite long term disability coverage are issued to the policyholder, the required percentage of insured employees is 25% of all eligible employees.

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The proposed effective date of coverage under AUL's contract will be 8/1/2018. No insurance coverage shall exist or become effective until approved in writing by AUL at its Indianapolis, Indiana home office. AUL shall not be liable or responsible for any loss or benefits incurred prior to AUL's effective date of coverage for any insured.

Tax Reporting Services offered

Deduct and deposit with the IRS employee FICA, if any; supply the policyholder with periodic and annual benefit payment and tax withholding reports; and prepare and issue W-2 Forms only.

Additional information

Any sick pay services will be performed pursuant to IRS Employer's Tax Guide or applicable tax publication and AUL is not considered the employer's agent. The employer/policyholder remains responsible and liable for all withholding, depositing, and reporting obligations not agreed to be provided by AUL.