

**What you need to know about your Employer-Paid Basic Life and AD&D Benefit**

**Guaranteed Issue:** Employee: 2x annual base salary to a max of \$400,000 Spouse: \$2,000 Child: \$2,000

**Accidental Death and Dismemberment (AD&D):** Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract. Additional AD&D benefits include seat belt, air bag, repatriation, child higher education, child care, paralysis/loss of use, severe burns.

**Dependent Life Coverage:** Optional dependent life coverage is available to eligible employees.

**Accelerated Life Benefit:** If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.

**Reductions:** Upon reaching certain ages, your original benefit amount will reduce to a percentage as shown in the following schedule. The amounts of Dependent Life Insurance and Dependent AD&D Principal Sum will reduce according to the Employee's reduction schedule.

Age:	70	75
Reduces To:	65%	50%

**Basic Employee Life and AD&D Coverage**

Your Life and AD&D insurance coverage amount is 2 times salary to a maximum of \$400,000.

**Coverage is provided at no cost to you.**

**Basic Dependent Life Coverage**

**Coverage is provided at no cost to you.**

Dependent Type	Coverage Option
Spouse - Under age 70	\$2,000
Dependent Child(ren) - 6 months to age 26	\$2,000
Dependent Child(ren) - Live birth to 6 months	\$100

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