

**What you need to know about your Employer-Paid 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 66.67% of your monthly pre-disability earnings, up to a maximum monthly benefit of \$7,000.

Elimination Period	Maximum Benefit Duration	Pre-Existing Condition Period	
90 days injury / 90 days sickness	<b>Age When Total Disability Begins</b>  Less than age 60 60 61 62 63 64 65 66 67 68 69 and over	<b>Maximum Duration</b>  Greater of Social Security Full Retirement Age or:  To age 65 5 years 4 years 3.5 years 3 years 2.5 years 2 years 21 months 18 months 15 months 12 months	3 months / 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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