Class Description: All Eligible .75 or Greater Full-Time Equivalent Employees (FT Hours 28.175)

Monthly Benefit:  
66.67% of an Employee’s covered monthly earnings to a maximum of $8,000, then reduced by Other Income Benefits as outlined in the contract.

Elimination Period: 150 days.  
This is the period of time an Employee must wait before monthly disability benefits begin.

Maximum Benefit Duration: 65/5/70  
This is the length of time that an insured Employee may be entitled to benefits if continuously disabled as outlined in the contract.

Accidental Dismemberment & Loss of Sight:  
A benefit equal to the monthly benefit will be paid to the Employee for a fixed period of time for the loss of limb(s) or sight due to accidental injury. The loss must occur within 100 days of the covered accident.

Accumulation of Elimination Period:  
During the elimination period, total disability may temporarily cease and then reoccur. If this happens, the number of days totally disabled will accumulate and be considered continuous, so that the Employee will not have to begin a new elimination period. Days not totally disabled will not count towards the elimination period. The 150 days of disability must be accumulated within a 360 day period.

Cost of Living Freeze:  
Any inflationary increases in other benefit payment(s) (i.e., Social Security) that the Employee may be receiving will not further reduce monthly disability benefits paid under the contract.

Maternity Coverage:  
Benefits will be paid the same as any other qualifying disability, subject to any applicable pre-existing condition exclusion.

Mental & Nervous:  
Benefit payments will be limited to 24 months for treatment received on an outpatient basis. Benefit payments may be extended if the treatment for the disability is received while hospitalized or institutionalized in a facility licensed to provide care and treatment for the disability.

Partial Disability:  
A partial disability benefit may be paid, if because of injury or sickness an Employee, while unable to perform every material and substantial duty of his or her regular occupation on a full-time basis, is performing at least one of the material and substantial duties of his or her regular occupation, or another occupation, on a full or part-time basis, and is earning less than 80% of his or her indexed pre-disability earnings due to the same injury or sickness.

Partial Disability & Return to Work Benefit:  
After total disability, if it is determined that the Employee can return to work on a part-time basis, a monthly disability benefit will be paid to supplement his or her earnings. However, during the first 12 months of his or her return to part-time work, there will be no offset against the monthly disability benefit from his or her part-time earnings unless such earnings combined with incomes from all other sources, including the monthly benefit, exceeds 100% of the pre-disability earnings. (continued)
Pre-Existing Condition Exclusion:
The pre-existing period is 6/12. This means that any resulting condition from injury or sickness for which the Employee received medical treatment, services or incurred expenses for 6 months prior to the date of his or her coverage that results in disability within the first 12 months of coverage will not be covered.

If the pre-existing exclusion applies and the Employee was insured under the employer’s prior long term disability income plan on the day immediately prior to the date of this coverage and the Employee is Actively at Work on the effective date of this coverage, then continuity of coverage may apply. This means the benefit will be determined by applying this contract’s pre-existing condition exclusion, as chosen by the employer, as long as the condition is not excluded under this contract. If the condition is excluded under the pre-existing condition provision of this contract and was not excluded under the prior plan, giving consideration toward continuous time insured under both plans, if the pre-existing exclusion is satisfied, the benefit payable will be the lesser of the prior plan’s or AUL’s benefit. If the condition was excluded from the prior plan then no benefit will be paid.

Recurrent Disability Provision:
A recurrent disability is the direct result of the injury or sickness that caused a prior disability. The benefit allows payments to continue without satisfying a new elimination period if an Employee returns to active full-time work and has a recurrent disability within 6 months of return to active work.

Residual Benefit:
The Residual Benefit allows the elimination period to be met using total disability, partial disability or a combination of both.

Social Security Incentive:
The monthly benefit will not be reduced for 1 month by income received as Social Security Benefits unless this income combined with income from other sources, including the monthly benefit, exceeds 100% of the pre-disability earnings.

Survivor Benefit:
If the Employee dies and had been receiving a monthly benefit under this contract for 180 or more days, his or her eligible survivor (spouse or children) will receive a lump sum amount equal to 3 times his or her gross monthly benefit.

Total Disability:
This means an insured Employee that cannot perform the material and substantial duties of his or her regular occupation because of injury or sickness. After benefits have been paid for 24 months, he or she cannot perform the material and substantial duties of any gainful occupation for which he or she is reasonably fitted by training, education or experience.

Termination: Section 5 - Terminations in the Certificate of Insurance will govern termination of coverage.

This information is provided as a Benefit Outline. It is not a part of the insurance contract and does not change or extend American United Life Insurance Company’s liability under the group Policy. Employers will receive a Certificate of Insurance containing a detailed description of the insurance coverage under the group Policy. If there are any discrepancies between this information and the group Policy, the group Policy will prevail.