

Going Big for Small Businesses

Groups of 2-99

OneAmerica® small business solutions prove to be a valuable tool for businesses while providing employees with suitable protection from life's unexpected events. Offering streamlined implementation with simplified enrollment, these options can enhance a benefits package.

Disability options

Voluntary or Employer-paid Short-term Disability

- Weekly maximum: \$500, \$1,000, \$1,150, \$1,500
- Elimination period: 7-7, 14-14, 30-30
- Benefit duration: 13 weeks, 26 weeks
- Benefit percentage: 60%

Voluntary or Employer-paid Long-term Disability

- Monthly maximum: \$5,000
- Elimination period: 90 days, 180 days
- Benefit duration: 2 years to age 70, 5 years/SSFRA or SSFRA
- Benefit percentage: 60%

Tax Choice Option (2004-55)

- Available on employer-paid STD and LTD

Voluntary Lump Sum Disability

- Benefit amount: single payment of \$10,000, \$20,000 or \$30,000
- Elimination period: 90 days, 180 days

Participation requirement

Greater of 2 enrolled lives or 25% per product for voluntary (100% participation required for employer paid offerings)

Life options

Voluntary Life/AD&D

- Benefit amounts: \$10,000-\$300,000 (not to exceed five times employee's annual base salary)
- Guaranteed issue: \$50,000
- Dependent Life

Employer-paid Life/AD&D

- Benefit amounts: Flat \$10,000, \$15,000, \$20,000, \$25,000, \$50,000, or one times employee's annual base salary up to \$50,000

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), a OneAmerica company. Not available in all states or may vary by state.

To learn more, contact your OneAmerica sales representative today!



DirectBenefits

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