



What you need to know about your Voluntary Term Life and AD&D Benefits

Flexible Options: Employee: \$10,000 to \$500,000, in \$1,000 increments, not to exceed 5 times your annual salary
Spouse under age 70: \$5,000 to \$500,000, in \$500 increments, not to exceed 100% of the employee's amount

Guaranteed Issue: Employee: \$125,000 Spouse: \$30,000 Child: \$10,000

Dependent Life Coverage: Optional dependent life coverage is available to eligible employees. You must select employee coverage in order to cover your spouse and/or child(ren).

Accidental Death and Dismemberment (AD&D): You must select Life coverage in order to select any AD&D coverage. Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract.

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 the percentage 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%

Payroll Deduction Illustration: Monthly Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$2.98	\$2.98	\$2.98	\$2.98	\$2.98	\$2.98	\$2.98	\$2.98	\$2.98	\$2.98	\$2.98	\$2.98	\$2.98
\$15,000	\$4.48	\$4.48	\$4.48	\$4.48	\$4.48	\$4.48	\$4.48	\$4.48	\$4.48	\$4.48	\$4.48	\$4.48	\$4.48
\$20,000	\$5.96	\$5.96	\$5.96	\$5.96	\$5.96	\$5.96	\$5.96	\$5.96	\$5.96	\$5.96	\$5.96	\$5.96	\$5.96
\$25,000	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46	\$7.46
\$30,000	\$8.94	\$8.94	\$8.94	\$8.94	\$8.94	\$8.94	\$8.94	\$8.94	\$8.94	\$8.94	\$8.94	\$8.94	\$8.94
\$35,000	\$10.44	\$10.44	\$10.44	\$10.44	\$10.44	\$10.44	\$10.44	\$10.44	\$10.44	\$10.44	\$10.44	\$10.44	\$10.44
\$40,000	\$11.92	\$11.92	\$11.92	\$11.92	\$11.92	\$11.92	\$11.92	\$11.92	\$11.92	\$11.92	\$11.92	\$11.92	\$11.92
\$45,000	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42	\$13.42
\$50,000	\$14.90	\$14.90	\$14.90	\$14.90	\$14.90	\$14.90	\$14.90	\$14.90	\$14.90	\$14.90	\$14.90	\$14.90	\$14.90
\$100,000	\$29.80	\$29.80	\$29.80	\$29.80	\$29.80	\$29.80	\$29.80	\$29.80	\$29.80	\$29.80	\$29.80	\$29.80	\$29.80

Spouse Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
\$10,000	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
\$15,000	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
\$20,000	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00
\$25,000	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00

Child Options

Life & AD&D	Child(ren) 6 months to age 19, or 25 if full-time student	Child(ren) live birth to 6 months	Deduction amount Child(ren)
Option 1:	\$5,000	\$1,000	\$1.20
Option 2:	\$10,000	\$1,000	\$2.40

Note: Employee and Spouse premiums are based on your age as of 01/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

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