



Employer Paid Long-Term Disability Insurance

Plan Details	
Class Description	All Eligible Full-Time Employees ¹
Benefit Percentage	60%
Maximum Monthly Benefit	\$8,000
Minimum Monthly Benefit	The greater of 15% of the Gross Monthly Benefit or \$50
Elimination Period	90 Days
Maximum Benefit Duration	SSFRA
Pre-Existing Condition Exclusion	3/12
Partial Disability Benefit	Proportionate Loss
Residual Benefit	Yes
Employer Contribution Percentage	100%

Benefit Features

- Continuation of Personal Insurance under Family Medical Leave Act (FMLA)
- Continuation of Personal Insurance during Leave Of Absence
- Continuation of Personal Insurance during a Temporary Lay Off
- Continuation of Personal Insurance during Leave of Absence for Active Military Service
- 2 Year Regular Occupation Period
- Gainful Occupation - 80% if working / 60% if not working
- Recurrent Disability Provision - 6 months
- Return to Work Benefit - 12 months
- Social Security Integration Method - Family Integration
- Accidental Dismemberment & Loss of Sight Benefit
- Accumulation of Elimination Period - 2 times the elimination period
- Individual Reinstatement - 30 days
- Mandatory Rehabilitation Program
- Normal pregnancy and certain complications included in definition of sickness
- Survivor Income Benefit - 3 months
- Waiver of Premium
- Workplace Modification Benefit
- Tax Reporting Services - pertaining to Employee FICA, Employer FICA, IRS Form W2 & 941

An eligible employee is a full-time employee authorized to work and reside in the United States. Eligible employees must work the required minimum number of hours and cannot be considered part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the contract effective date date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.

¹ Use of the term "employee" includes employees, owners, proprietor, partners, members, corporate officers, or participants eligible to apply for coverage under American United Life Insurance Company® (AUL) contract.