



Voluntary Term Life Highlights

Amwins Daybright Education Coop is offering you the option to purchase Voluntary Term Life and AD&D insurance from OneAmerica®.

What is Voluntary Term Life insurance?

Voluntary Term Life insurance is life insurance that you purchase for a set period of time. It can be used to ensure your family is able to replace your earnings and potential future earnings if you die. That money can be used to pay your final expenses and to cover housing, household debts, education and more when your income is no longer available. Having Voluntary Term Life insurance is a way to have peace of mind that your family will be protected.

What is accidental death and dismemberment?

If death is the result of an accident, such as a car accident or workplace accident, beneficiaries may receive an additional benefit as stated in your certificate.

Why should I buy it?

It's a flexible benefit designed to fit your budget. Buying term life insurance through work is more affordable than purchasing it on your own. You're able to take advantage of your company's group rate which gives you the option to purchase more protection than you might otherwise.

Why should I buy it now?

The most important reason to purchase Voluntary Term Life insurance during this open enrollment period is because you qualify for coverage without having to answer medical questions or undergo an exam.

Can I enroll later?

If you waive coverage now but decide to elect Voluntary Term Life later, EOI will be required.

How much does it cost?

The cost is based on your age and how much coverage you want to purchase. Premiums are calculated in five-year age brackets. Life insurance for your spouse and dependent children have separate premiums. Please refer to the cost illustrations for your benefit.

What is the benefit amount?

- You may elect a benefit amount in increments of \$10,000 from a minimum of \$10,000 to a maximum of \$500,000, not to exceed 7 times your annual base salary.
- Your guarantee issue amount is \$200,000.
- Your spouse is eligible for up to \$50,000 in coverage.
- You one option for dependent children: \$10,000.

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What is a beneficiary?

Your beneficiary is who you leave your life insurance benefit to when you die. You can name one or more primary beneficiaries. If your primary beneficiary dies before you, your contingent or secondary beneficiary (or beneficiaries) will receive your life insurance benefit.

Please note any claim payment to a minor child would require a legal custodian to be appointed. [Refer to this page](#) for more information on selecting a beneficiary. It's a good idea to review your beneficiaries at least once a year to ensure your information is up to date.

How long can I keep my benefits?

If you leave your employer and wish to take your coverage with you, other options may be available for continuing coverage. Contact your HR department to learn more or visit <https://www.oneamerica.com/employers/keep-my-benefits>.

Continuation of benefits may be subject to the terms of your certificate or require approval.

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

Voluntary Term Life Benefits

You may select a minimum benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not to exceed 7 times your annual base salary only, rounded to the next higher \$1,000.

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	\$0.80	\$0.80	\$0.90	\$1.10	\$1.30	\$1.80	\$2.80	\$4.40	\$7.00	\$8.70	\$14.90	\$23.70	\$36.40
\$20,000	\$1.60	\$1.60	\$1.80	\$2.20	\$2.60	\$3.60	\$5.60	\$8.80	\$14.00	\$17.40	\$29.80	\$47.40	\$72.80
\$30,000	\$2.40	\$2.40	\$2.70	\$3.30	\$3.90	\$5.40	\$8.40	\$13.20	\$21.00	\$26.10	\$44.70	\$71.10	\$109.20
\$40,000	\$3.20	\$3.20	\$3.60	\$4.40	\$5.20	\$7.20	\$11.20	\$17.60	\$28.00	\$34.80	\$59.60	\$94.80	\$145.60
\$50,000	\$4.00	\$4.00	\$4.50	\$5.50	\$6.50	\$9.00	\$14.00	\$22.00	\$35.00	\$43.50	\$74.50	\$118.50	\$182.00
\$60,000	\$4.80	\$4.80	\$5.40	\$6.60	\$7.80	\$10.80	\$16.80	\$26.40	\$42.00	\$52.20	\$89.40	\$142.20	\$218.40
\$70,000	\$5.60	\$5.60	\$6.30	\$7.70	\$9.10	\$12.60	\$19.60	\$30.80	\$49.00	\$60.90	\$104.30	\$165.90	\$254.80
\$80,000	\$6.40	\$6.40	\$7.20	\$8.80	\$10.40	\$14.40	\$22.40	\$35.20	\$56.00	\$69.60	\$119.20	\$189.60	\$291.20
\$90,000	\$7.20	\$7.20	\$8.10	\$9.90	\$11.70	\$16.20	\$25.20	\$39.60	\$63.00	\$78.30	\$134.10	\$213.30	\$327.60
\$100,000	\$8.00	\$8.00	\$9.00	\$11.00	\$13.00	\$18.00	\$28.00	\$44.00	\$70.00	\$87.00	\$149.00	\$237.00	\$364.00
\$110,000	\$8.80	\$8.80	\$9.90	\$12.10	\$14.30	\$19.80	\$30.80	\$48.40	\$77.00	\$95.70	\$163.90	\$260.70	\$400.40
\$120,000	\$9.60	\$9.60	\$10.80	\$13.20	\$15.60	\$21.60	\$33.60	\$52.80	\$84.00	\$104.40	\$178.80	\$284.40	\$436.80
\$130,000	\$10.40	\$10.40	\$11.70	\$14.30	\$16.90	\$23.40	\$36.40	\$57.20	\$91.00	\$113.10	\$193.70	\$308.10	\$473.20
\$140,000	\$11.20	\$11.20	\$12.60	\$15.40	\$18.20	\$25.20	\$39.20	\$61.60	\$98.00	\$121.80	\$208.60	\$331.80	\$509.60
\$150,000	\$12.00	\$12.00	\$13.50	\$16.50	\$19.50	\$27.00	\$42.00	\$66.00	\$105.00	\$130.50	\$223.50	\$355.50	\$546.00
\$160,000	\$12.80	\$12.80	\$14.40	\$17.60	\$20.80	\$28.80	\$44.80	\$70.40	\$112.00	\$139.20	\$238.40	\$379.20	\$582.40
\$170,000	\$13.60	\$13.60	\$15.30	\$18.70	\$22.10	\$30.60	\$47.60	\$74.80	\$119.00	\$147.90	\$253.30	\$402.90	\$618.80
\$180,000	\$14.40	\$14.40	\$16.20	\$19.80	\$23.40	\$32.40	\$50.40	\$79.20	\$126.00	\$156.60	\$268.20	\$426.60	\$655.20
\$190,000	\$15.20	\$15.20	\$17.10	\$20.90	\$24.70	\$34.20	\$53.20	\$83.60	\$133.00	\$165.30	\$283.10	\$450.30	\$691.60
\$200,000	\$16.00	\$16.00	\$18.00	\$22.00	\$26.00	\$36.00	\$56.00	\$88.00	\$140.00	\$174.00	\$298.00	\$474.00	\$728.00
The amounts below require Statement of Insurability form													
\$210,000	\$16.80	\$16.80	\$18.90	\$23.10	\$27.30	\$37.80	\$58.80	\$92.40	\$147.00	\$182.70	\$312.90	\$497.70	\$764.40
\$220,000	\$17.60	\$17.60	\$19.80	\$24.20	\$28.60	\$39.60	\$61.60	\$96.80	\$154.00	\$191.40	\$327.80	\$521.40	\$800.80
\$230,000	\$18.40	\$18.40	\$20.70	\$25.30	\$29.90	\$41.40	\$64.40	\$101.20	\$161.00	\$200.10	\$342.70	\$545.10	\$837.20
\$240,000	\$19.20	\$19.20	\$21.60	\$26.40	\$31.20	\$43.20	\$67.20	\$105.60	\$168.00	\$208.80	\$357.60	\$568.80	\$873.60
\$250,000	\$20.00	\$20.00	\$22.50	\$27.50	\$32.50	\$45.00	\$70.00	\$110.00	\$175.00	\$217.50	\$372.50	\$592.50	\$910.00
\$260,000	\$20.80	\$20.80	\$23.40	\$28.60	\$33.80	\$46.80	\$72.80	\$114.40	\$182.00	\$226.20	\$387.40	\$616.20	\$946.40
\$270,000	\$21.60	\$21.60	\$24.30	\$29.70	\$35.10	\$48.60	\$75.60	\$118.80	\$189.00	\$234.90	\$402.30	\$639.90	\$982.80
\$280,000	\$22.40	\$22.40	\$25.20	\$30.80	\$36.40	\$50.40	\$78.40	\$123.20	\$196.00	\$243.60	\$417.20	\$663.60	\$1,019.20
\$290,000	\$23.20	\$23.20	\$26.10	\$31.90	\$37.70	\$52.20	\$81.20	\$127.60	\$203.00	\$252.30	\$432.10	\$687.30	\$1,055.60
\$300,000	\$24.00	\$24.00	\$27.00	\$33.00	\$39.00	\$54.00	\$84.00	\$132.00	\$210.00	\$261.00	\$447.00	\$711.00	\$1,092.00
\$310,000	\$24.80	\$24.80	\$27.90	\$34.10	\$40.30	\$55.80	\$86.80	\$136.40	\$217.00	\$269.70	\$461.90	\$734.70	\$1,128.40
\$320,000	\$25.60	\$25.60	\$28.80	\$35.20	\$41.60	\$57.60	\$89.60	\$140.80	\$224.00	\$278.40	\$476.80	\$758.40	\$1,164.80
\$330,000	\$26.40	\$26.40	\$29.70	\$36.30	\$42.90	\$59.40	\$92.40	\$145.20	\$231.00	\$287.10	\$491.70	\$782.10	\$1,201.20
\$340,000	\$27.20	\$27.20	\$30.60	\$37.40	\$44.20	\$61.20	\$95.20	\$149.60	\$238.00	\$295.80	\$506.60	\$805.80	\$1,237.60
\$350,000	\$28.00	\$28.00	\$31.50	\$38.50	\$45.50	\$63.00	\$98.00	\$154.00	\$245.00	\$304.50	\$521.50	\$829.50	\$1,274.00
\$360,000	\$28.80	\$28.80	\$32.40	\$39.60	\$46.80	\$64.80	\$100.80	\$158.40	\$252.00	\$313.20	\$536.40	\$853.20	\$1,310.40
\$370,000	\$29.60	\$29.60	\$33.30	\$40.70	\$48.10	\$66.60	\$103.60	\$162.80	\$259.00	\$321.90	\$551.30	\$876.90	\$1,346.80
\$380,000	\$30.40	\$30.40	\$34.20	\$41.80	\$49.40	\$68.40	\$106.40	\$167.20	\$266.00	\$330.60	\$566.20	\$900.60	\$1,383.20

Note: Premiums are based on your age as of 09/01 and amount of coverage chosen.

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Voluntary Term Life Benefits

You may select a minimum benefit of \$10,000 up to a maximum amount of \$500,000, in \$10,000 increments, not to exceed 7 times your annual base salary only, rounded to the next higher \$1,000.

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 +
\$390,000	\$31.20	\$31.20	\$35.10	\$42.90	\$50.70	\$70.20	\$109.20	\$171.60	\$273.00	\$339.30	\$581.10	\$924.30	\$1,419.60
\$400,000	\$32.00	\$32.00	\$36.00	\$44.00	\$52.00	\$72.00	\$112.00	\$176.00	\$280.00	\$348.00	\$596.00	\$948.00	\$1,456.00
\$410,000	\$32.80	\$32.80	\$36.90	\$45.10	\$53.30	\$73.80	\$114.80	\$180.40	\$287.00	\$356.70	\$610.90	\$971.70	\$1,492.40
\$420,000	\$33.60	\$33.60	\$37.80	\$46.20	\$54.60	\$75.60	\$117.60	\$184.80	\$294.00	\$365.40	\$625.80	\$995.40	\$1,528.80
\$430,000	\$34.40	\$34.40	\$38.70	\$47.30	\$55.90	\$77.40	\$120.40	\$189.20	\$301.00	\$374.10	\$640.70	\$1,019.10	\$1,565.20
\$440,000	\$35.20	\$35.20	\$39.60	\$48.40	\$57.20	\$79.20	\$123.20	\$193.60	\$308.00	\$382.80	\$655.60	\$1,042.80	\$1,601.60
\$450,000	\$36.00	\$36.00	\$40.50	\$49.50	\$58.50	\$81.00	\$126.00	\$198.00	\$315.00	\$391.50	\$670.50	\$1,066.50	\$1,638.00
\$460,000	\$36.80	\$36.80	\$41.40	\$50.60	\$59.80	\$82.80	\$128.80	\$202.40	\$322.00	\$400.20	\$685.40	\$1,090.20	\$1,674.40
\$470,000	\$37.60	\$37.60	\$42.30	\$51.70	\$61.10	\$84.60	\$131.60	\$206.80	\$329.00	\$408.90	\$700.30	\$1,113.90	\$1,710.80
\$480,000	\$38.40	\$38.40	\$43.20	\$52.80	\$62.40	\$86.40	\$134.40	\$211.20	\$336.00	\$417.60	\$715.20	\$1,137.60	\$1,747.20
\$490,000	\$39.20	\$39.20	\$44.10	\$53.90	\$63.70	\$88.20	\$137.20	\$215.60	\$343.00	\$426.30	\$730.10	\$1,161.30	\$1,783.60
\$500,000	\$40.00	\$40.00	\$45.00	\$55.00	\$65.00	\$90.00	\$140.00	\$220.00	\$350.00	\$435.00	\$745.00	\$1,185.00	\$1,820.00

Note: Premiums are based on your age as of 09/01 and amount of coverage chosen.

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Voluntary Term Life Benefits

You may select a minimum Spouse benefit of \$5,000 up to a maximum amount of \$50,000, in \$5,000 increments, not exceed 100% of the Employee benefit selected. You must select Employee coverage to select any Dependent coverage. A Spouse must be under age 70 to be eligible for benefits.

Payroll Deduction Illustration: Monthly 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	\$0.40	\$0.40	\$0.45	\$0.55	\$0.65	\$0.90	\$1.40	\$2.20	\$3.50	\$4.35	\$7.45	\$11.85	\$18.20
\$10,000	\$0.80	\$0.80	\$0.90	\$1.10	\$1.30	\$1.80	\$2.80	\$4.40	\$7.00	\$8.70	\$14.90	\$23.70	\$36.40
\$15,000	\$1.20	\$1.20	\$1.35	\$1.65	\$1.95	\$2.70	\$4.20	\$6.60	\$10.50	\$13.05	\$22.35	\$35.55	\$54.60
\$20,000	\$1.60	\$1.60	\$1.80	\$2.20	\$2.60	\$3.60	\$5.60	\$8.80	\$14.00	\$17.40	\$29.80	\$47.40	\$72.80
\$25,000	\$2.00	\$2.00	\$2.25	\$2.75	\$3.25	\$4.50	\$7.00	\$11.00	\$17.50	\$21.75	\$37.25	\$59.25	\$91.00
The amounts below require Statement of Insurability form													
\$30,000	\$2.40	\$2.40	\$2.70	\$3.30	\$3.90	\$5.40	\$8.40	\$13.20	\$21.00	\$26.10	\$44.70	\$71.10	\$109.20
\$35,000	\$2.80	\$2.80	\$3.15	\$3.85	\$4.55	\$6.30	\$9.80	\$15.40	\$24.50	\$30.45	\$52.15	\$82.95	\$127.40
\$40,000	\$3.20	\$3.20	\$3.60	\$4.40	\$5.20	\$7.20	\$11.20	\$17.60	\$28.00	\$34.80	\$59.60	\$94.80	\$145.60
\$45,000	\$3.60	\$3.60	\$4.05	\$4.95	\$5.85	\$8.10	\$12.60	\$19.80	\$31.50	\$39.15	\$67.05	\$106.65	\$163.80
\$50,000	\$4.00	\$4.00	\$4.50	\$5.50	\$6.50	\$9.00	\$14.00	\$22.00	\$35.00	\$43.50	\$74.50	\$118.50	\$182.00

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:	\$10,000	\$1,000	\$1.37

Note: Spouse premiums are based on your spouse's age as of 09/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

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Amwins Daybright Education Coop
Voluntary Life Benefit Summary
Class 1 - All Eligible Full-Time Employees

Full-time Employee Requirement	An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 17.5 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.
Life Amount	A flat amount in \$10,000 increments with a Minimum of \$10,000 and a Maximum of \$500,000 not to exceed 7 times your annual base salary, rounded to the next higher \$1,000.
Guaranteed Issue Amount	\$200,000
Accidental Death & Dismemberment (AD&D) Principal Sum Amount	A flat amount in \$10,000 increments with a Minimum of \$10,000 and a Maximum of \$500,000 not to exceed 7 times your annual base salary, rounded to the next higher \$1,000.
Definition of Earnings	Annual base salary only: The amount of coverage will be based upon earnings as last reported in writing to and approved by AUL. In no event will the amount of earnings used to calculate benefits under the AUL contract exceed the lesser of the amount approved by AUL, amount shown in the Employer's payroll records, or for which premium has been paid.
Reduction Schedule	The Life Amount and AD&D Principal Sum will reduce to 50% of the amount shown above when the Employee reaches age 70. See Certificate for further benefit reductions due to age.
Accelerated Life Benefit	The Employee may request payment of 25%, 50%, or 75% of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate.
Waiver of Premium	AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability.
Conversion	If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her policy. The Employee can refer to his or her Certificate for specific details of this provision.
Portability	You may be eligible to apply for continuation of coverage should your coverage terminate. Approval for this benefit will extend your coverage for an additional period of time.

Accidental Death & Dismemberment (AD&D)

While insured under the Policy, if the Employee has an accident which results in a loss or condition specified in the chart below, AUL will pay the amount shown. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition.

Loss Schedule

Loss

Life [AD&D Principal Sum]

Both hands or both feet or sight of both eyes [AD&D Principal Sum]

Speech and hearing [AD&D Principal Sum]

One hand and one foot [AD&D Principal Sum]

One hand and sight of one eye [AD&D Principal Sum]

One foot and sight of one eye [AD&D Principal Sum]

Sight of one eye [Half of AD&D Principal Sum]

One hand or one foot [Half of AD&D Principal Sum]

Speech or hearing [Half of AD&D Principal Sum]

Thumb and index finger [Quarter of AD&D Principal Sum]

Conditions

Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body [AD&D Principal Sum]

Paraplegia or Loss of Use of Both Lower Limbs of the Body [Half of AD&D Principal Sum]

Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body [Half of AD&D Principal]

Monoplegia or Loss of Use of One Limb of the Body [Quarter of AD&D Principal]

Severe Burns [AD&D Principal Sum]

The total amount payable will never exceed the AD&D Principal Sum for all losses or conditions sustained by the Employee.

Voluntary Dependent Term Life and AD&D

Plan 1

Employee's Spouse Under age 70 - A flat amount in \$5,000 increments with a Minimum of \$5,000 and a Maximum of \$50,000 not to exceed 100% of your Life amount. The spouse Guaranteed Issue amount is \$25,000.

Dependent Child* - 6 months to age 19, or 25 if full-time student \$10,000

Dependent Child - Live birth to 6 months \$1,000

*Age and definition of Child(ren) may vary by state.

Benefit Features Offered for Voluntary Term Life and AD&D

Seat Belt

Air Bag

Repatriation

Spouse/Child Higher Education

Disappearance

Exposure

Spouse/Child Care

Dependent Spouse Accelerated Life Benefit (ALB)

This information is provided as a Benefit Outline. It is not a part of the insurance policy and does not change or extend American United Life Insurance Company's® liability under the group Policy. Employers may receive either a group Policy or 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 Policy will prevail.