



Worksite Short-term Disability Highlights

Hanover County Public Schools, Pamunkey Regional Library, & Pamunkey Regional Jail are offering optional Worksite Short-term Disability insurance to you from OneAmerica®.

What is Worksite Short-term Disability insurance?

Worksite Short-term Disability (WDS) insurance protects your paycheck if you become injured or sick for a short period of time.

What does it cover and why should I elect it?

Worksite Short-term Disability insurance can help you maintain financial stability when you are sick or injured by safeguarding your income.

That's why many people purchase Worksite Short-term Disability insurance for their own peace of mind. It's an effective way to ensure that a serious injury or illness will not prevent you from paying your bills or taking care of your loved ones.

How much does it cost?

The cost is based on your age and the options you select. Please refer to the cost illustrations for your benefit.

What is the benefit amount?

Your benefit is 40 or 60 percent of your weekly pre-disability earnings, up to a maximum weekly benefit of \$1,000.

If I need them, when will benefits begin and how long will I receive them?

You have four options to choose from:

Option 1: If approved, your benefits begin after your 14-day elimination period for injury or 14-day elimination period for illness and will continue for up to 26 weeks based on the date your approved disability begins. This option pays 60% of your weekly pre-disability earnings, up to a maximum weekly benefit of \$1,000.

Option 2: If approved, your benefits begin after your 44-day elimination period for injury or 44-day elimination period for illness and will continue for up to 26 weeks based on the date your approved disability begins. This option pays 60% of your weekly pre-disability earnings, up to a maximum weekly benefit of \$1,000.

ONEAMERICA® is the marketing name for the companies of OneAmerica | OneAmerica.com

© 2020 OneAmerica Financial Partners, Inc. All rights reserved.

Option 3: If approved, your benefits begin after your 14-day elimination period for injury or 14-day elimination period for illness and will continue for up to 26 weeks based on the date your approved disability begins. This option pays 40% of your weekly pre-disability earnings, up to a maximum weekly benefit of \$1,000.

Option 4: If approved, your benefits begin after your 44-day elimination period for injury or 44-day elimination period for illness and will continue for up to 26 weeks based on the date your approved disability begins. This option pays 40% of your weekly pre-disability earnings, up to a maximum weekly benefit of \$1,000.

What benefits are included in my policy?

- Partial disability
- Residual disability
- Maternity coverage

What limitations does this coverage have?

- None

These highlights are a brief description of the key features of the WDS insurance policy. Enroll timely for guarantee issue. You may not have another chance to elect coverage until your next open enrollment. The availability of the benefits and features described may vary by state. It is neither a certificate of insurance nor evidence of coverage. For more information, please reach out to your benefits representative.

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.

ONEAMERICA® is the marketing name for the companies of OneAmerica | [OneAmerica.com](https://www.OneAmerica.com)

© 2020 OneAmerica Financial Partners, Inc. All rights reserved.

Payroll Deduction Illustration: Monthly

To estimate your payroll deduction amount:

	Example*	Option 1	Option 2	Option 3	Option 4
1. Benefit percentage	.600	.600	.600	.400	.400
2. Maximum weekly benefit	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
3. Multiply your weekly salary by Step 1	\$346				
4. Enter the lesser of Step 2 or Step 3	\$346				
5. Divide Step 4 by 10	\$34.62				
6. Using your age as of 01/01, find the corresponding rate from the chart below	\$.27				
7. Multiply Step 5 by your age rate	\$9.24				

*Example based on a 35 year old electing option 1 earning \$577 per week.

Age Category:	Option 1	Option 2	Option 3	Option 4
0 - 19	\$.219	\$.152	\$.219	\$.152
20 - 24	\$.219	\$.152	\$.219	\$.152
25 - 29	\$.219	\$.152	\$.219	\$.152
30 - 34	\$.267	\$.195	\$.267	\$.195
35 - 39	\$.267	\$.195	\$.267	\$.195
40 - 44	\$.295	\$.214	\$.295	\$.214
45 - 49	\$.295	\$.214	\$.295	\$.214
50 - 54	\$.314	\$.228	\$.314	\$.228
55 - 59	\$.314	\$.228	\$.314	\$.225
60 - 64	\$.324	\$.233	\$.324	\$.233
65 - 69	\$.324	\$.233	\$.324	\$.233
70 - 74	\$.324	\$.233	\$.324	\$.233
75 +	\$.324	\$.233	\$.324	\$.233

Note: Premiums are based on your weekly salary and your age as of 01/01.

OneAmerica[®] is the marketing name for the companies of OneAmerica.

Hanover County Government & Schools

Class: 1

Rate Effective Date: 1/1/2023