



Group Number: 625570

Core/PLUS Long-term Disability Highlights

Cherokee County School District is providing Long-term Disability insurance for you from OneAmerica®.

What is Long-term Disability insurance?

Long-term Disability (LTD) insurance protects your paycheck if you become sick or injured for a long period of time.

What is Core/PLUS Long-term Disability insurance?

With Core/PLUS Long-term Disability insurance, you have a basic plan of benefits (Core), with an option to purchase enhanced benefits (PLUS) which is sometimes referred to as 'buy-up', based on your individual needs. The PLUS benefits could mean a higher benefit payment, or the option to receive your payment for a longer period of time.

What does it cover?

Core/PLUS Long-term Disability insurance can help you maintain financial stability when you are sick or injured by safeguarding your income. It can also provide access to rehabilitation resources that can help you get back to work.

How much does it cost?

There is no cost to you for the **Core** plan. The benefit is paid for by your Employer.

The cost for the **PLUS** plan is paid by you and will be reflected in the benefit system.

What is the benefit amount?

Your **Core LTD** benefit is 60% of your monthly pre-disability earnings, up to a maximum monthly benefit of \$2,800.

If elected, your **PLUS LTD** benefit is 60% percent of your monthly pre-disability earnings, up to an additional maximum monthly benefit of \$2,200.

The total benefit maximum of both the **Core and PLUS LTD** plans cannot exceed 60% of your pre-disability weekly earnings to a maximum of \$5,000.

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How long will I receive benefits?

Your maximum benefit duration depends on your age when disability begins and lasts up to Social Security normal retirement age.

If I need them, when will benefits begin?

If approved, your benefits begin after your 181st-day elimination period has been met.

Who is eligible?

All Eligible Full-time Employees

What benefits are included in my policy?

- Waiver of premium
- Survivor benefit
- Return to work incentives
- 2-year Regular Occupation Period

What limitations does this coverage have?

- Pre-existing condition limitation – 3/12
- Mental illness 2 years
- Drug and alcohol abuse 2 years

These highlights are a brief description of the key features of the LTD 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.

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