

 **LIFE & DISABILITY**

# Affordable protection for your valued team.

Life and disability insurance needs are as individual as your team. There's no one-size-fits-all solution. That's why we've partnered with a top life insurance company to offer a variety of coverage options to enhance your benefits package and help you attract and retain talent.

## Employer-paid coverage.

Provide financial flexibility with several employer-funded options:

### TRADITIONAL GROUP TERM LIFE WITH ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

- Optional dependent life coverage
- Accelerated life benefit, which allows employees to access their policy's death benefit if they're diagnosed with a qualifying serious illness
- Coverage amount flexibility

### SHORT-TERM DISABILITY

- Robust plan designs
- Partial disability benefit provisions available
- Benefits can be paid in a lump sum (when associated with a maternity leave)

### LONG-TERM DISABILITY

- Flexible elimination and benefit periods

### ONE LUMP SUM DISABILITY OPTION

- Bundles easily with short-term and long-term disability insurance coverages
- Guaranteed issue amounts

## Employee-paid coverage.

Choose from three 100% employee-funded options:

### VOLUNTARY GROUP TERM LIFE WITH AD&D

- Variable amounts of coverage
- Guaranteed issue amounts
- Portability
- Optional dependent coverage

### VOLUNTARY GROUP DISABILITY

- Flexible coverage design options for short-term and long-term disability benefit durations
- Guaranteed issue amounts
- Portability
- 24-hour coverage
- Percent of salary or incremental plans available

### ONE LUMP SUM DISABILITY

- Bundles easily with short-term and long-term disability insurance coverages
- When paired with long-term disability, the benefits will not offset one another, and both benefits will be payable upon claim
- Guaranteed issue amounts



## Built-in benefits.

No matter which DeltaLife plan you choose, these value-added programs help you provide employees even more peace of mind.

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Counseling
- Rehabilitative services
- Referral services
- Legal consultations
- Financial and credit counseling
- No cost for the standard program when two qualifying group coverages are requested and approved

### FAMILY AND MEDICAL LEAVE ACT (FMLA) ADMINISTRATION AVAILABLE

- Available for additional charge
- Integrated disability and FMLA services
- No minimum employee count requirement
- No implementation or setup fee
- Dedicated Leave Specialist and Nurse Case Manager
- Consistent, objective application of federal and state FMLA regulations and company policies

### TRAVEL ASSISTANCE PROGRAM

- Pre-trip assistance with required documentation and immunizations
- Emergency assistance when traveling 100+ miles away from home
- Emergency evacuation
- Medical transportation
- Program accessible at no additional cost to individuals covered under group life insurance contracts



Visit [deltadentalia.com/life](https://deltadentalia.com/life) or contact your agent to learn more.



DeltaLife™

Groups classified as ineligible may not be eligible for any life and disability coverage. For questions on eligibility, please contact your agent or Delta Dental of Iowa. Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica Financial™ company. Employee Assistance Program (EAP) is administered by ComPsych®, Travel Assistance administered by On Call International®, FMLA Administration administered by Sedgwick and ComPsych. All guarantees are subject to the claims paying ability of AUL. Dividends are not guaranteed. ComPsych, On Call International and Sedgwick are not affiliates of AUL and are not OneAmerica Financial companies.