

 **LIFE & DISABILITY**

Affordable financial protection.

Delta Dental of Iowa has partnered with a top life insurance company to offer you cost-effective, flexible solutions to help employees during life’s most difficult times.

LIFE INSURANCE

Choose from a variety of options to protect an employee’s finances and care for loved ones after they’re gone.

	Employer-Paid Life with Accidental Death and Dismemberment (AD&D)	Voluntary Life with Accidental Death and Dismemberment (AD&D)
Employee Benefit Amount	\$10,000 \$25,000 \$50,000	\$10,000 - \$300,000 (not to exceed 5X base salary) Guaranteed issue: \$50,000
Dependent Life	N/A	50% of employee election up to \$150,000 Guaranteed issue: \$25,000
Child Life	N/A	Up to \$10,000 Guaranteed issue: \$10,000

DISABILITY INSURANCE (SHORT-TERM AND LONG-TERM)

Coverage options to help replace an employee’s income due to non-occupational illness or injury.

	Short-Term Disability (STD): Employer-Paid or Voluntary	Long-Term Disability (LTD): Employer-Paid or Voluntary
Maximum Amount	\$1,500 weekly	\$6,000 monthly
Elimination Period	7-7, 14-14	90 days, 180 days
Benefit Duration	13 weeks, 26 weeks	To SSNRA
Benefit %	60% (incremental is available for voluntary disability)	60% (incremental is available for voluntary disability)

VOLUNTARY OR EMPLOYER-PAID LUMP SUM DISABILITY

- Benefit amount: single payment of \$25,000 or \$50,000
- Elimination period: 90 days or 180 days

TAX CHOICE OPTION (2004-55)

- Ability to elect disability premiums on a pre-tax or post-tax basis during the annual benefit election period
- Available on employer-paid STD or LTD

ELIGIBILITY REQUIREMENTS

A minimum of two lives must be enrolled with employer-paid products and 25% of eligible employees are required for voluntary offerings.

Visit deltadentalia.com/life or contact your agent to learn more.

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.