



If you were to become disabled how would you...

...continue your lifestyle

+ Disability Income

Short & Long Term Disability allows you to :

- Pay your bills
- Buy your groceries
- Pay your rent/mortgage
- Make your car payment

What if you couldn't work due to an injury, illness, or pregnancy? How would you earn income? OneAmerica has got you covered.

Important

This is a tax free benefit that pays you in addition to sick pay or STRS disability. This DOES NOT OFFSET your sick pay or STRS disability.

Special Underwriting

Guaranteed Issue coverage. That means that regardless of past medical condition you qualify to receive coverage.

Pregnancy

Pregnancy is covered and comes with a 3/6 pre-existing condition limitation prior to the effective date. Refer to your benefits portal for more information on pre-ex.



Coverage designed to help you receive up to your full pre-injury or pre-illness income.

A Unique Solution

One of your biggest assets is your ability to earn income. Could you and your family survive an income-interrupting disability?



- Part of the Ohio State Teachers Retirement System . As a teacher or school employee you have access based on the number of years served.
- Existing members on **June 30, 2013** must have at least 5 years of qualifying service credit
- New members on or after **July 1, 2013** must have at least **10** years of qualifying service credit
- *If your disability is approved* it pays a benefit amount of 45% - 60% of your monthly salary based on number of years served
- Actual net benefit would be 25% - 40% of your monthly salary after taxes are withheld.
- Part of the Ohio School Employee Retirement System . As school employee you have access based on the number of years served.
- Have at least five years of total service credit.
- There are two plans. Members who joined SERS after July, 29, 1992 are under the New plan. Under the old plan members cannot apply for disability once age 60 is reached.
- *If your disability is approved* it pays a benefit amount of 45% - 60% of your monthly salary based on number of years served
- Actual net benefit would be 25% - 40% of your monthly salary after taxes are withheld.

Why is Disability Insurance Important to You

- Regardless of the number of Sick Days you have, Short Term Disability will pay you a benefit amount that you choose from 40% or 60% * of your monthly salary.
This benefit amount will be paid in addition to the income you receive from your sick pay!
- *If you receive a STRS disability benefit*, you will only NET 25% - 40% of your monthly salary after taxes. Long Term Disability will pay you a benefit amount you choose from 20%, 30% or 40%* of your monthly salary. **Providing you the opportunity to receive near your full pre-disability income in the event you cannot work long-term**
- Protect your income with either Short Term (benefits begin on 8th day or 31st day and pays a benefit up to 180 days you cannot work) , Long Term (begins after 180 days and pays a benefit through normal retirement age) or choose both plans for ultimate Income Protection.



**Protect Your Paycheck
if You Cannot Work Due
to an Injury, Illness or
Pregnancy**



* Cost and benefit will be rounded to the nearest \$100 benefit amount