OneAmerica® Financial

Worksite Long Term Disability Option 1

You may select a minimum monthly benefit of $200 up to a maximum monthly benefit of $6,000, in increments of $100, not to exceed 66.67% of your monthly pre-disability earnings.

Elimination Period	Maximum Benefit Duration	Pre-Existing Condition Period
90 days injury / 90 days sickness	SSFRA	3 months / 3 months / 12 months

Payroll Deduction Illustration: Monthly

If your annual salary is at least:	You may select a monthly benefit of:	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
$3,600	$200	$0.21	$0.38	$0.56	$0.85	$1.10	$1.49	$1.98	$2.05	$2.10	$1.97	$1.09	$0.78
$5,400	$300	$0.32	$0.58	$0.83	$1.27	$1.65	$2.24	$2.97	$3.07	$3.16	$2.95	$1.64	$1.18
$7,200	$400	$0.42	$0.77	$1.11	$1.70	$2.20	$2.98	$3.96	$4.10	$4.21	$3.94	$2.18	$1.57
$9,000	$500	$0.53	$0.96	$1.39	$2.12	$2.75	$3.73	$4.95	$5.12	$5.26	$4.92	$2.73	$1.96
$10,799	$600	$0.64	$1.15	$1.67	$2.54	$3.30	$4.48	$5.94	$6.14	$6.31	$5.90	$3.28	$2.35
$12,599	$700	$0.74	$1.34	$1.95	$2.97	$3.85	$5.22	$6.93	$7.17	$7.36	$6.89	$3.82	$2.74
$14,399	$800	$0.85	$1.54	$2.22	$3.39	$4.40	$5.97	$7.92	$8.19	$8.42	$7.87	$4.37	$3.14
$16,199	$900	$0.95	$1.73	$2.50	$3.82	$4.95	$6.71	$8.91	$9.22	$9.47	$8.86	$4.91	$3.53
$17,999	$1,000	$1.06	$1.92	$2.78	$4.24	$5.50	$7.46	$9.90	$10.24	$10.52	$9.84	$5.46	$3.92
$19,799	$1,100	$1.17	$2.11	$3.06	$4.66	$6.05	$8.21	$10.89	$11.26	$11.57	$10.82	$6.01	$4.31
$21,599	$1,200	$1.27	$2.30	$3.34	$5.09	$6.60	$8.95	$11.88	$12.29	$12.62	$11.81	$6.55	$4.70
$23,399	$1,300	$1.38	$2.50	$3.61	$5.51	$7.15	$9.70	$12.87	$13.31	$13.68	$12.79	$7.10	$5.10
$25,199	$1,400	$1.48	$2.69	$3.89	$5.94	$7.70	$10.44	$13.86	$14.34	$14.73	$13.78	$7.64	$5.49
$26,999	$1,500	$1.59	$2.88	$4.17	$6.36	$8.25	$11.19	$14.85	$15.36	$15.78	$14.76	$8.19	$5.88
$28,799	$1,600	$1.70	$3.07	$4.45	$6.78	$8.80	$11.94	$15.84	$16.38	$16.83	$15.74	$8.74	$6.27
$30,598	$1,700	$1.80	$3.26	$4.73	$7.21	$9.35	$12.68	$16.83	$17.41	$17.88	$16.73	$9.28	$6.66
$32,398	$1,800	$1.91	$3.46	$5.00	$7.63	$9.90	$13.43	$17.82	$18.43	$18.94	$17.71	$9.83	$7.06
$34,198	$1,900	$2.01	$3.65	$5.28	$8.06	$10.45	$14.17	$18.81	$19.46	$19.99	$18.70	$10.37	$7.45
$35,998	$2,000	$2.12	$3.84	$5.56	$8.48	$11.00	$14.92	$19.80	$20.48	$21.04	$19.68	$10.92	$7.84
$37,798	$2,100	$2.23	$4.03	$5.84	$8.90	$11.55	$15.67	$20.79	$21.50	$22.09	$20.66	$11.47	$8.23
$39,598	$2,200	$2.33	$4.22	$6.12	$9.33	$12.10	$16.41	$21.78	$22.53	$23.14	$21.65	$12.01	$8.62
$41,398	$2,300	$2.44	$4.42	$6.39	$9.75	$12.65	$17.16	$22.77	$23.55	$24.20	$22.63	$12.56	$9.02
$43,198	$2,400	$2.54	$4.61	$6.67	$10.18	$13.20	$17.90	$23.76	$24.58	$25.25	$23.62	$13.10	$9.41
$44,998	$2,500	$2.65	$4.80	$6.95	$10.60	$13.75	$18.65	$24.75	$25.60	$26.30	$24.60	$13.65	$9.80
$46,798	$2,600	$2.76	$4.99	$7.23	$11.02	$14.30	$19.40	$25.74	$26.62	$27.35	$25.58	$14.20	$10.19
$48,598	$2,700	$2.86	$5.18	$7.51	$11.45	$14.85	$20.14	$26.73	$27.65	$28.40	$26.57	$14.74	$10.58
$50,397	$2,800	$2.97	$5.38	$7.78	$11.87	$15.40	$20.89	$27.72	$28.67	$29.46	$27.55	$15.29	$10.98
$52,197	$2,900	$3.07	$5.57	$8.06	$12.30	$15.95	$21.63	$28.71	$29.70	$30.51	$28.54	$15.83	$11.37
$53,997	$3,000	$3.18	$5.76	$8.34	$12.72	$16.50	$22.38	$29.70	$30.72	$31.56	$29.52	$16.38	$11.76
$55,797	$3,100	$3.29	$5.95	$8.62	$13.14	$17.05	$23.13	$30.69	$31.74	$32.61	$30.50	$16.93	$12.15
$57,597	$3,200	$3.39	$6.14	$8.90	$13.57	$17.60	$23.87	$31.68	$32.77	$33.66	$31.49	$17.47	$12.54
$59,397	$3,300	$3.50	$6.34	$9.17	$13.99	$18.15	$24.62	$32.67	$33.79	$34.72	$32.47	$18.02	$12.94
$61,197	$3,400	$3.60	$6.53	$9.45	$14.42	$18.70	$25.36	$33.66	$34.82	$35.77	$33.46	$18.56	$13.33
$62,997	$3,500	$3.71	$6.72	$9.73	$14.84	$19.25	$26.11	$34.65	$35.84	$36.82	$34.44	$19.11	$13.72
$64,797	$3,600	$3.82	$6.91	$10.01	$15.26	$19.80	$26.86	$35.64	$36.86	$37.87	$35.42	$19.66	$14.11

Note: Premiums are based on your age as of 01/01 and amount of coverage chosen.

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$66,597	$3,700	$3.92	$7.10	$10.29	$15.69	$20.35	$27.60	$36.63	$37.89	$38.92	$36.41	$20.20	$14.50
$68,397	$3,800	$4.03	$7.30	$10.56	$16.11	$20.90	$28.35	$37.62	$38.91	$39.98	$37.39	$20.75	$14.90
$70,196	$3,900	$4.13	$7.49	$10.84	$16.54	$21.45	$29.09	$38.61	$39.94	$41.03	$38.38	$21.29	$15.29
$71,996	$4,000	$4.24	$7.68	$11.12	$16.96	$22.00	$29.84	$39.60	$40.96	$42.08	$39.36	$21.84	$15.68
$73,796	$4,100	$4.35	$7.87	$11.40	$17.38	$22.55	$30.59	$40.59	$41.98	$43.13	$40.34	$22.39	$16.07
$75,596	$4,200	$4.45	$8.06	$11.68	$17.81	$23.10	$31.33	$41.58	$43.01	$44.18	$41.33	$22.93	$16.46
$77,396	$4,300	$4.56	$8.26	$11.95	$18.23	$23.65	$32.08	$42.57	$44.03	$45.24	$42.31	$23.48	$16.86
$79,196	$4,400	$4.66	$8.45	$12.23	$18.66	$24.20	$32.82	$43.56	$45.06	$46.29	$43.30	$24.02	$17.25
$80,996	$4,500	$4.77	$8.64	$12.51	$19.08	$24.75	$33.57	$44.55	$46.08	$47.34	$44.28	$24.57	$17.64
$82,796	$4,600	$4.88	$8.83	$12.79	$19.50	$25.30	$34.32	$45.54	$47.10	$48.39	$45.26	$25.12	$18.03
$84,596	$4,700	$4.98	$9.02	$13.07	$19.93	$25.85	$35.06	$46.53	$48.13	$49.44	$46.25	$25.66	$18.42
$86,396	$4,800	$5.09	$9.22	$13.34	$20.35	$26.40	$35.81	$47.52	$49.15	$50.50	$47.23	$26.21	$18.82
$88,196	$4,900	$5.19	$9.41	$13.62	$20.78	$26.95	$36.55	$48.51	$50.18	$51.55	$48.22	$26.75	$19.21
$89,996	$5,000	$5.30	$9.60	$13.90	$21.20	$27.50	$37.30	$49.50	$51.20	$52.60	$49.20	$27.30	$19.60
$91,795	$5,100	$5.41	$9.79	$14.18	$21.62	$28.05	$38.05	$50.49	$52.22	$53.65	$50.18	$27.85	$19.99
$93,595	$5,200	$5.51	$9.98	$14.46	$22.05	$28.60	$38.79	$51.48	$53.25	$54.70	$51.17	$28.39	$20.38
$95,395	$5,300	$5.62	$10.18	$14.73	$22.47	$29.15	$39.54	$52.47	$54.27	$55.76	$52.15	$28.94	$20.78
$97,195	$5,400	$5.72	$10.37	$15.01	$22.90	$29.70	$40.28	$53.46	$55.30	$56.81	$53.14	$29.48	$21.17
$98,995	$5,500	$5.83	$10.56	$15.29	$23.32	$30.25	$41.03	$54.45	$56.32	$57.86	$54.12	$30.03	$21.56
$100,795	$5,600	$5.94	$10.75	$15.57	$23.74	$30.80	$41.78	$55.44	$57.34	$58.91	$55.10	$30.58	$21.95
$102,595	$5,700	$6.04	$10.94	$15.85	$24.17	$31.35	$42.52	$56.43	$58.37	$59.96	$56.09	$31.12	$22.34
$104,395	$5,800	$6.15	$11.14	$16.12	$24.59	$31.90	$43.27	$57.42	$59.39	$61.02	$57.07	$31.67	$22.74
$106,195	$5,900	$6.25	$11.33	$16.40	$25.02	$32.45	$44.01	$58.41	$60.42	$62.07	$58.06	$32.21	$23.13
$107,995	$6,000	$6.36	$11.52	$16.68	$25.44	$33.00	$44.76	$59.40	$61.44	$63.12	$59.04	$32.76	$23.52

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