



About AUL

American United Life Insurance Company® (AUL) is a diversified company offering 401(k) plans and other retirement plan products; individual, group and credit insurance; and annuities. Headquartered in Indianapolis, AUL is licensed to sell in 49 states and the District of Columbia. AUL is the founding member of OneAmerica Financial Partners, Inc., and can trace its history back to 1877. As of Dec. 31, 2002, AUL had more than \$9.1 billion in assets.

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The 2+ Protector program offers a range of plans geared specifically toward small employers with two to nine eligible employees.

CREATING TOMORROW'S ANSWERS

Group Alternatives



2+ Protector

Small group benefit solutions

2+ Protector includes:

- Group term life
- Accidental death and dismemberment
- Short-term disability
- Long-term disability
- Employee assistance program



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AMERICAN UNITED LIFE INSURANCE COMPANY®

Big benefits for small business owners and their employees

Group Term Life Insurance

The group term life/AD&D plan offers death, accidental death and dismemberment protection to groups of two to nine lives on a competitively priced basis. Features include:

- Evidence of insurability not required unless the benefit amount exceeds \$25,000.
- Benefit choices for groups of two to five lives provide a benefit option of \$25,000 or 1x salary to a maximum of \$25,000. Groups of six to nine lives will have benefit options of \$25,000, \$50,000, 1x salary to \$50,000 or 2x salary to \$100,000.
- Accidental death & dismemberment benefit amount will always equal the group life benefit amount.

Group Disability Benefits

Did you know that three out of 10 people between the ages of 35 and 65 will become disabled for three months or longer? Disability benefits offer financial solutions to a disabled employee and a payroll savings to you.¹

Short Term Disability Income Insurance

The short-term disability plan offers a choice of elimination periods and benefit durations to meet the needs of your employees.

Short term disability features include:

- Weekly maximum benefit choice of \$250 to \$500.
- Benefit period of 13 or 26 weeks available.
- Choice of when benefits may begin — elimination period may be either zero days for injury and seven days for sickness, or 15 days for both injury and sickness.
- Benefit percentage is 60 percent of Basic Weekly Earnings.
- Evidence of insurability not required if enrollment is timely.
- All plans have a 3/6/12 pre-existing condition exclusion. This exclusion may vary by state.

Long Term Disability Income Insurance

Group long term disability provides employees with a monthly income if they are disabled for an extended period. Features include:

- Maximums as high as \$5,000 and benefits payable to age 65 or for five years, depending upon the nature of your company's business.
- Partial disability benefits allow disabled employees opportunities for part-time employment without losing disability benefits.
- Strong emphasis on return to work. Rehabilitation is mandatory.
- Plans have a 12/12/24 pre-existing condition exclusion. This exclusion may vary by state.
- Evidence of insurability is not required if enrollment is timely.

Employee Assistance Program (EAP)

An EAP is a confidential worksite-based program designed to assist both employees and employers. An EAP is available for purchase with any AUL group product and provides:

- Both in-person and over-the-phone assessments and referrals for employees with personal problems.
- Employer consultation on issues such as workplace violence, organizational change, substance abuse and conflict resolution.

Customer Service

- A toll-free customer service number is available for claims and service inquiries.
- A designated Web site makes requesting administrative and claim forms easy.



For more information on how you can provide “big benefits” to your employees, contact your AUL representative today.

1. Source: National Association of Insurance Commissioners via Los Angeles Times, Dec. 1, 1999.