

# One America

## Life, Accidental Death/Dismemberment & Long-term Disability Plans

### Life and AD&D Insurance

Paid 100% by Bank

	Coverage
Base Life	2 x Base Annual Earnings (up to \$300,000)
Accidental Death & Dismemberment	2 x Base Annual Earnings (up to \$300,000)
Life Conversion	If employment is terminated, you may convert to an Individual Permanent Policy
Life Accelerated Death Benefit	50% of Benefit (up to \$50,000)
Waiver of Premium	Disability must occur prior to age 60 - Waiver ends at age 65.

### Long Term Disability Insurance

Paid 100% by Bank

Benefit Amount	60% of Earnings to \$10,000 per month
Benefits Begin	91 <sup>st</sup> Calendar Day After Injury or Illness
Benefit Duration	Social Security Normal Retirement Age
Partial Disability	Included
Rehab/Return to Work	Included

### Other Voluntary Insurance Options - Employee Responsible for Premiums

Voluntary Life Insurance - One America	Voluntary Life up to 5 Xs salary for employee / one half the amount for spouse max for children - \$10,000
Worksite Disability Short Term - One America	Provides short term disability after 14 days of illness or injury up to 11 weeks
Accidental Insurance - AllState	Provides benefit for accidental injuries & hospital confinements related to injury Includes \$50 Wellness Benefit
Critical Illness - AllState	Provides Lump Sum Cash Benefit that can help with daily expenses Includes a \$100 Wellness Benefit twice a year