



# Worksite Short-term Disability Highlights

Williamson County, TN is offering optional Worksite Short-term Disability insurance to you from OneAmerica®.

## **What is Worksite Short-term Disability insurance?**

Worksite Short-term Disability (WDS) insurance protects your paycheck if you become injured or sick for a short period of time.

## **What does it cover and why should I elect it?**

Worksite Short-term Disability insurance can help you maintain financial stability when you are sick or injured by safeguarding your income.

That's why many people purchase Worksite Short-term Disability insurance for their own peace of mind. It's an effective way to ensure that a serious injury or illness will not prevent you from paying your bills or taking care of your loved ones.

## **How much does it cost?**

The cost is based on your age and the options you select. Please refer to the cost illustrations for your benefit.

## **What is the benefit amount?**

Your benefit is available in increments of \$50 with a minimum of \$100 up to a maximum of \$5,000 not to exceed 60% of your covered monthly pre-disability earnings.

## **If I need them, when will benefits begin and how long will I receive them?**

You have two options to choose from:

**Option 1:** If approved, your benefits begin after your 7-day elimination period for injury or 7-day elimination period for illness and will continue for up to 12 weeks based on the date your approved disability begins.

**Option 2:** If approved, your benefits begin after your 14-day elimination period for injury or 14-day elimination period for illness and will continue for up to 11 weeks based on the date your approved disability begins.

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**What benefits are included in my policy?**

- Partial disability
- Residual disability
- Maternity coverage

**What limitations does this coverage have?**

- Pre-existing conditions – 3/12 months

These highlights are a brief description of the key features of the WDS insurance policy. Enroll timely for guarantee issue. You may not have another chance to elect coverage until your next open enrollment. The availability of the benefits and features described may vary by state. It is neither a certificate of insurance nor evidence of coverage. For more information, please reach out to your benefits representative.

**Note:** Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not Available in all states or may vary by state.