

AUL (OneAmerica)

Groups that are laying off employees: (Also included is the approved leave of absence and FMLA/state law approved leave)

- **Life AD&D**
 - o Temporary Lay-Off: personal insurance may be continued until the 90th day following cessation of active at work
 - o Employer-approved leave of absence: personal insurance may be continued until the 90th day following cessation of Active Work
 - o Employer-approved leave of absence allowed under FMLA or state law: personal insurance may be continued until the end of the period allowed under FMLA or state law, whichever is longer
- **STD/LTD**
 - o Continuation of Personal Insurance while temporarily laid off: a person's coverage under this policy will be continued to the end of the coverage month following the month in which the layoff begins, as long as premiums continue to be paid, subject to the same requirement leave of absence
 - o Continuation of personal insurance under a leave of absence: a person's coverage under this policy will be continued to either the end of the coverage month following the month that a person begins a leave of absence or to the end of the 60/90 day period from the date the person begins a leave of absence. This depends on how the contract was set up with OneAmerica, and as long as premiums continue to be paid subject to the following requirement:
 - Approved Leave of Absence in writing
 - Applicable premium must continue to be paid to AUL
 - Basic Monthly Earnings will be the amount last reported to AUL in writing and in effect prior to date of leave of absence

If the department of insurance mandates changes then AUL (OneAmerica) will be sure to follow their lead as well.

Convert/Port Life Insurance beyond 31 days:

- It is highly recommended that groups adhere to the 31 day mark to ensure that employees can continue coverage if they please
- If you need convert/port material to send to your employees please Davevic know.

If an employee is quarantined due to the coronavirus, could they receive disability benefits?

OneAmerica is closely monitoring this health crisis and working with healthcare and business leaders to understand its impact on our customers, and our claim policies and procedures. Disability claims will be paid consistent with applicable law and the terms and conditions of the insurance policy.

Once OneAmerica receives a disability insurance claim, the team reviews the information the Physician used to determine that the claimant has a sickness or injury that meets the definition of Total Disability. The review also includes determining whether the claimant meets all other eligibility requirements under the insurance policy.

If a claimant is quarantined and can perform the material and substantial duties of their job, he/she would not be considered Totally Disabled, pursuant to the terms of the insurance policy.