

Some things to know as you decide about the OneAmerica Life Insurance optional benefit:

The OneAmerica life insurance is being offered to employees as an optional benefit. You may choose to submit an application for the insurance and, if you are enrolled, you will be responsible for the full premium, deducted from your pay, on a post-tax basis. This is NOT a pre-tax benefit.

The insurance offers a one-time guarantee of up to 5 times your annual salary or \$200,000, whichever is lower, without having to complete an Evidence of Insurability form. **Enrollment for OneAmerica life insurance will begin November 2, 2015 and end December 1, 2015.** If you choose not to apply for this insurance during this period you will lose the guarantee and you will be required to complete an Evidence of Insurability form for any amount of life insurance for which you might apply in the future.

If you apply for more than the guarantee issue amount, OneAmerica will review and either approve or deny the amount over the guarantee issue. If denied you will be able to continue the guarantee issue amount.

The effective date of the guarantee issue portion of insurance will be 1/1/16. Any insurance for which you apply over the guarantee issue amount will go in to effect once approved by OneAmerica.