

Educator Disability

Plan highlights for Klein ISD

Disability insurance is one of most important financial safety nets you can have — protecting your income if injury or illness keeps you from working. When you purchase it through your employer, you get powerful coverage at a fraction of the cost you'd pay on your own. Take advantage of this valuable benefit and protect what matters most: *your income and peace of mind.*

Eligibility

Definition of a member	All full- or part-time permanent employees working 15 hours weekly and authorized to work and reside in the United States.
Definition of earnings	Basic monthly earnings

Benefits

Benefit amount	66 2/3% of basic monthly earnings
Monthly minimum benefit	10% of gross monthly benefit
Monthly maximum benefit	\$7,500
Cost	100% employee-paid; premiums will be deducted from your payroll. Refer to Educator Disability rate grid for cost information.

Elimination period <i>days for illness)</i>	You may select from the following options (example: 14/14 means 14 days for injury/14 days for illness)		
	• Option 1: 14/14*	• Option 2: 30/30*	• Option 3: 60/60
	• Option 4: 90/90	• Option 5: 180/180	

First day hospital benefit	Included
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Maximum benefit period	Social Security Full Retirement Age
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Pre-existing condition limitation 3/12

Pre-existing condition benefit Pre Existing Condition Waiver of 1 month at 100%

Other limitations	Mental/nervous illness: 24 months Substance abuse: 24 months
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Exclusions	The plan may not cover for any disability resulting from war, declared or undeclared or any act of war; active participation in a riot; intentionally self-inflicted injuries, commission of an assault or felony.
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**If you are hospital confined as an inpatient for disability and have selected an elimination period of 30 days or less, benefits begin immediately. Inpatient means an individual who is physically confined for an overnight stay, as a registered bed patient in a hospital or institution, as defined in the policy or plan.*

Other Educator Disability features

• **Own occupation:** • **Survivor benefit:** • Work incentive • Worksite modification – up to \$25,000



Frequently asked questions

What's educator disability?

This insurance helps protect your paycheck if you become injured or sick for a period of time.

What's an elimination period?

This is the waiting period that must pass after a disability occurs before you can start receiving benefits from your disability insurance policy.

What's a pre-existing condition limitation?

A pre-existing limitation in disability insurance refers to a condition you had before your coverage began, which the insurer may exclude or limit benefits for, especially if it was treated or symptomatic during a defined "look-back" period before the policy started. This limitation typically lasts for a specific time, during which claims for that condition are not covered. If your disability is substantially related to this prior condition, your claim for benefits can be denied.

What's a pre-existing condition benefit?

The pre-existing condition limitation will not apply to timely entrants for up to 4 weeks. If an employee has a pre-existing condition, OneAmerica will pay up to 100% of their benefit for 4 weeks. The pre-existing limitation will apply after the 4 weeks benefit has been paid.

What are the definitions of disability specific to this policy?

- **Total disability:** "Totally disabled" means that you can't perform the material and substantial duties of your regular occupation because of an injury or sickness; you're not working in any occupation and are under the regular attendance of a physician for that injury or sickness and after benefits have been paid for two years; and you cannot perform the duties of any gainful occupation that you're reasonably fitted for by training, education or experience.
- **Residual disability:** The elimination period can be met using total disability, partial disability or a combination of both.
- **Recurrent disability:** The benefit allows claim payments to continue without satisfying a new elimination period if an employee returns to active, full-time work and had a recurrent disability within six consecutive months of their return to active work.

All information is provided as a benefit outline. This document is not part of the insurance policy and it does not change or extend liability under the group policy to American United Life Insurance Company®. Employers may receive either a group Policy or a Certificate of Insurance containing a detailed description of the insurance coverage under the group Policy. If there are any discrepancies between this information and the Group Policy, the Policy will prevail.

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