

***Worksite Disability Short Term Insurance Coverage for Eligible Employees
Payroll Deduction Illustration***

Steps to Calculate Monthly Deduction (Class 1)

<u>*Example</u>	Opt 1	Opt 2	Opt 3
	<u>WDS</u>	<u>WDS</u>	<u>WDS</u>

Note: Please use the following formula to calculate the cost for this benefit. You can only elect one WDS plan option.

1A: Enter your Weekly Salary	<u>\$480</u>	_____	_____	_____
1B: Multiply Step 1A by (Benefit %)	(.670) <u>\$322</u>	(.670) _____	(.670) _____	(.670) _____
1C: Maximum Weekly Benefit	<u>\$7,500</u>	<u>\$7,500</u>	<u>\$7,500</u>	<u>\$7,500</u>
1D: Enter the lesser amount of 1B or 1C	<u>\$322</u>	_____	_____	_____
2. Divide Step 1D by 10	<u>\$32.16</u>	_____	_____	_____
3. Enter Rate from chart below	<u>X \$2.57</u>	<u>X</u> _____	<u>X</u> _____	<u>X</u> _____
4. Multiply Step 2 by Step 3 (Mo Prem)	= <u>\$82.65</u>	= _____	= _____	= _____

*Example: Based on an Employee Age 36 with an annual salary of \$25,000 choosing Opt 1

**Monthly Premium Rates per \$10 of Covered Weekly Benefit
(Based on Age as of 9/1)**

Age Brackets:	Opt 1 WDS	Opt 2 WDS	Opt 3 WDS
0 - 19	\$2.570	\$1.900	\$1.400
20 - 24	\$2.570	\$1.900	\$1.400
25 - 29	\$2.570	\$1.900	\$1.400
30 - 34	\$2.570	\$1.380	\$1.040
35 - 39	\$2.570	\$1.300	\$1.040
40 - 44	\$2.220	\$1.080	\$.880
45 - 49	\$2.220	\$1.080	\$.880
50 - 54	\$2.570	\$1.650	\$1.220
55 - 59	\$3.100	\$1.650	\$1.220
60 - 64	\$3.100	\$2.040	\$1.500
65 - 69	\$3.100	\$2.040	\$1.500
70 - 74	\$3.100	\$2.040	\$1.500
75 +	\$3.100	\$2.040	\$1.500

About Premiums: The premiums shown above may vary slightly due to rounding; actual premiums will be calculated by American United Life Insurance Company® (AUL), and may increase upon reaching certain age brackets, according to contract terms, and are subject to change.

This invitation to inquire allows eligible employees an opportunity to inquire further about AUL's group insurance and is limited to a brief description of any losses for which benefits are payable. The contract has exclusions, limitations reduction of benefits, and terms under which the contract may be continued in force or discontinued.

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