



Term Life Highlights

Amwins Daybright Education Coop is providing you with Term Life and AD&D insurance from OneAmerica®.

What is Term Life insurance?

Term Life insurance is coverage provided by your employer that lasts for a set period of time. While you're working, it can be used to ensure your family is able to replace your earnings and potential future earnings if you die. That money can be used to pay your final expenses and to cover housing, household debts, education and more when your income is no longer available. Having Term Life insurance can help provide peace of mind that your family will be protected.

What is accidental death and dismemberment?

If death is the result of an accident, such as a car accident or workplace accident, beneficiaries may receive an additional benefit as stated in your certificate.

How much does it cost?

Your employer is providing this coverage to you at no cost. Please refer to the cost illustrations for your benefit.

What is the benefit amount?

- Your benefit is \$50,000.
- Your guarantee issue amount is \$50,000.

What is a beneficiary?

Your beneficiary is who you leave your life insurance benefit to when you die. You can name one or more primary beneficiaries. If your primary beneficiary dies before you, your contingent or secondary beneficiary (or beneficiaries) will receive your life insurance benefit.

Please note any claim payment to a minor child would require a legal custodian to be appointed. [5](#) for more information on selecting a beneficiary. It's a good idea to review your beneficiaries at least once a year to ensure your information is up to date.

How long can I keep my benefits?

If you leave your employer and wish to take your coverage with you, other options may be available for continuing coverage. Contact your HR department to learn more or visit <https://www.oneamerica.com/employers/keep-my-benefits>.

Continuation of benefits may be subject to the terms of your certificate or require approval.

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.

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