

Making the Move

Transitioning your group term coverage to OneAmerica Financial[®]

Ensuring employees make a smooth transition from the prior company to OneAmerica Financial is a top priority. Questions regarding Actively at Work are common during any changeover. To help provide a seamless experience during this transition, we have provided some key information and possible options to consider.

Understanding who is not Actively at Work

Being Actively at Work means on the effective date of the employer's Group Term Life coverage, an employee is working for the employer for the required minimum hours each week at one of its approved business locations.

When an employee is not at work on the date the plan transitions to OneAmerica Financial, coverage may not become effective until they resume active work. In some situations, not actively working on the coverage effective date may not impact the employee's effective date. For example:

- Employer approved vacation, jury duty or bereavement leave
- Holiday or day outside of regularly scheduled workweek
- Employer approved leave of absence due to physical or mental health condition
- Family Medical Leave Act (FMLA) approved leave
- Disability or sick leave (coverage for employees not actively at work due to a disability or sick leave may remain with prior carrier)
- Temporary or permanent layoff, strike or lock-out
- Military leave
- Intermittent leave

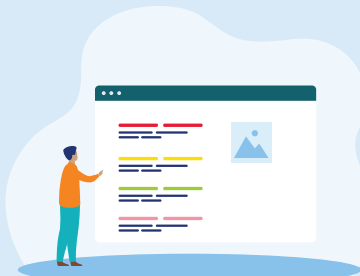
If an active or terminated employee is approved for Life Waiver of Premium with the current carrier, coverage will remain with the current carrier.

Options to retain coverage Continuity of Coverage (COC)

Employees insured under the prior carrier's group term life insurance through the date of termination may be eligible for Continuity of Coverage if they meet the requirements of the OneAmerica Financial COC provision.

Waiver of Premium

If an employee has filed and received approval on a Waiver of Premium claim with their prior carrier, the prior carrier may provide the employee with coverage protection if they are not able to return to work for an extended period due to a disability. Each carrier's definition of and requirements for Waiver of Premium may vary. We recommend policyholders consult their prior carrier to determine if their employee's Waiver of Premium claim will be continued.



Pre-effective date employer checklist

- Provide prior carrier policy/certificate
- Ensure all employees have filed for waiver of premium with prior carrier
- Pay all premiums to prior carrier for employees Not Actively at Work
- Complete the Not Actively at Work template with the final eligibility census and send to OneAmerica Financial prior to the effective date

Continuity of Coverage

When does Continuity of Coverage terminate?

Coverage under Continuity of Coverage will terminate on the earliest of the following dates:

- The date any required premium is not received by provider
- The date the employee returns to active work and insurance becomes effective under the group's policy; or
- The date the coverage would have terminated under the group's Individual Termination section of the group's coverage under their policy if the personal insurance has become effective

When coverage under Continuity of Coverage terminates, premium deductions and premium remittance should cease. The employee's premium billing records should be updated to show as terminated and the employee should be removed from the bill.

If the employee has not returned to active work when coverage under Continuity of Coverage terminates, they may be eligible to apply for and maintain life insurance through our Conversion Privilege or Portability policy provisions, if applicable. Review these policy provisions and provide affected employees with direction and instructions on how to apply for the Conversion Privilege or Portability benefit.

Life claim determination

Even if the Life Waiver of Premium claim is declined by the previous carrier, it is important to retain a copy of the prior carrier's Waiver of Premium determination letter. If a life claim is filed during the COC period, we will require a copy of the declination letter at time of claim.

If an employee is requesting an increase in coverage exceeding the automatic guaranteed increase in benefit with pending Evidence of Insurability (EOI), OneAmerica Financial must be notified prior to effective date. If EOI has not been completed by the prior carrier, the employee must complete our EOI form prior to reviewing the request.

To discuss options for employees facing situations that may impact their coverage, reach out to your OneAmerica Financial account manager.

Note: OneAmerica Financial® is the marketing name of the companies of OneAmerica Financial. Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica Financial company.