

Supplemental Health Insurance

Protecting your people, strengthening your promise.

In today's workplace, employees are looking for benefits that help them stay financially secure when life takes an unexpected turn. Supplemental Health Insurance offers a smart, affordable way to support your workforce with added financial protection.

By offering voluntary benefits like Accident, Critical Illness and Hospital Indemnity Insurance, you can help empower your employees to take control of their financial security, giving them one less thing to worry about, without adding cost to your bottom line.

Accident Insurance

Accidents can happen anytime, anywhere. Accident Insurance provides cash benefits directly to employees for covered injuries such as fractures, burns and concussions, as well as follow-up care such as physical therapy and diagnostic imaging. These benefits help employees manage out-of-pocket costs so they can focus on recovery, not financial strain.

Critical Illness Insurance

A serious diagnosis can disrupt more than just health, it can impact every aspect of life. Critical Illness Insurance pays the employee a lump-sum cash payment upon diagnosis of a covered condition such as cancer, heart attack, stroke or advanced neurological diseases. Employees can use the funds however they choose, from medical bills to mortgage payments, giving them flexibility and confidence during a difficult time.

Hospital Indemnity Insurance

A hospital stay can lead to unexpected expenses. Hospital Indemnity Insurance pays covered employees cash benefits for events such as inpatient stays, ICU admissions and surgical procedures. It helps bridge the gap between what health insurance covers and what employees pay, supporting them through recovery without added financial pressure.

Why it matters to employers like you

Offering supplemental health insurance is a cost-effective way to enhance your benefits package and deliver more value to your employees without adding cost or complexity to your benefits strategy.

These plans are:

- 1** No cost to your company: 100% employee-paid, so you can expand your benefits offering without impacting your budget.
- 2** Valued by employees: Elevates your benefits package with options that matter — supporting well-being and designed to help retain talent in a competitive market.
- 3** Simple to administer: Backed by our responsive support, making implementation and ongoing management easy for your team.

Connect with your OneAmerica Financial sales representative or your trusted employee benefits broker to explore how supplemental health insurance can help enhance your overall benefits strategy.

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. Not available in all states or may vary by state.

THESE ARE LIMITED BENEFIT GROUP INSURANCE PRODUCTS. This coverage is not comprehensive major medical insurance, is not a substitute for major medical coverage, and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Benefits are payable as fixed benefits for covered services only and are subject to policy terms, conditions, eligibility, limitations, and exclusions. Some benefits have limits on the number of services provided or the time frame in which the services must be rendered. Benefits may be reduced or terminated at age 65 or a later age if selected by your employer. Pre-existing condition limitations may apply. For costs and complete details, contact the agent or company.