

SERFF Tracking Number: AULD-126920611 State: Arkansas
Filing Company: American United Life Insurance Company State Tracking Number: 49800
Company Tracking Number: STD QUICK HITS
TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term
Product Name: STD Quick Hits
Project Name/Number: /

Filing at a Glance

Company: American United Life Insurance Company

Product Name: STD Quick Hits SERFF Tr Num: AULD-126920611 State: Arkansas
TOI: H11G Group Health - Disability Income SERFF Status: Closed-Approved State Tr Num: 49800
Sub-TOI: H11G.002 Short Term Co Tr Num: STD QUICK HITS State Status: Waiting Industry
Response

Filing Type: Form

Reviewers: Donna Lambert
Disposition Date: 10/04/2011
Authors: Angie Neville, Cathy Strong
Date Submitted: 09/15/2011 Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date: 11/04/2011

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: Date Approved in Domicile: 11/19/2010
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: Group Market Size: Small and Large
Group Market Type: Employer Overall Rate Impact:
Filing Status Changed: 10/04/2011
State Status Changed: 09/29/2011 Deemer Date:
Created By: Angie Neville Submitted By: Angie Neville
Corresponding Filing Tracking Number:
Filing Description:
September 15, 2011

Jay Bradford, Commissioner
Department of Insurance
State of Arkansas
1200 West Third Street
Little Rock, AR 72201-1904

SERFF Tracking Number: AULD-126920611 State: Arkansas
Filing Company: American United Life Insurance Company State Tracking Number: 49800
Company Tracking Number: STD QUICK HITS
TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term
Product Name: STD Quick Hits
Project Name/Number: /

Re: American United Life Insurance Company - NAIC #60895
Group Short Term Disability Income Insurance
New pages for Certificates - GC 3600A(T)(04) and GC 3600ANNA(T)(04)
(Forms List Enclosed)

Dear Commissioner Bradford:

Attached for approval are new pages in final printed form to be used with the above referenced STD contract, originally approved for use in Arkansas on 05/02/1994, with the last major enhancement filing approved 01/04/2006. The enclosed forms were approved in our domiciliary state, Indiana, on 11/19/2010.

The policy provides short term disability income protection to employees should they become disabled. The certificate outlines employee coverages. The policy is issued to Fifth Third Bank, Indiana, in Indianapolis, Indiana, as Group Trustee and Policyholder of the Short Term Disability Income product.

This contract will be sold to eligible groups through licensed agents and brokers. The product does not contain any new or unusual items from normal company or industry standards. The enhanced forms will be available for use and marketed following approval.

The enhanced forms include language that:

- adds three additional earnings definitions;
- adds additional variable offsets of vacation pay, paid time off pay and sick leave pay;
- clarifies as to when salary changes must be submitted and when the resulting changes in coverage will become effective; and
- allows for easier administration of the Continuity of Coverage provision in certain instances by adding language to our existing Pre-Existing Exclusion/Limitation provision. This new language does not replace the Pre-Existing Exclusion/Limitation language currently found in our STD contract.

All changes made to the forms have been underlined for ease in identification and review.

Variable language is bracketed and generally indicates optional benefits or provisions. You will note that I have provided you with the variable options within the bracketed areas of the contract, where appropriate. Upon issue, only one variable field will actually print in the certificate. Please note specifically that there are five pages numbered GC 3600.3E. These pages contain the earnings definitions. Each definition is bracketed and, upon issue, only the applicable definition elected by the specific group will actually print in the certificate. If bracketed language is changed, it will never be less favorable than your state laws allow.

SERFF Tracking Number: AULD-126920611 State: Arkansas
 Filing Company: American United Life Insurance Company State Tracking Number: 49800
 Company Tracking Number: STD QUICK HITS
 TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term
 Product Name: STD Quick Hits
 Project Name/Number: /

We reserve the right to change the color, font, sequential order and layout of the attached forms.

Please acknowledge the approval of these forms via SERFF.

If you have any further questions, please feel free to call me at 1-877-285-7660, ext. 1943 or e-mail me at productcompliance.corporatecompliance@oneamerica.com. Thank you for your assistance with this filing.

Sincerely,

Catherine S. Strong
 Sr. Contract Analyst
 Corporate Contracts and Compliance

Company and Contact

Filing Contact Information

Cathy Strong, Sr. Contract Analyst Cathy.Strong@OneAmerica.com
 One American Square 317-285-1943 [Phone]
 Indianapolis, IN 46206 317-285-5510 [FAX]

Filing Company Information

American United Life Insurance Company CoCode: 60895 State of Domicile: Indiana
 One American Square Group Code: 619 Company Type:
 P.O. Box 7127 Group Name: State ID Number:
 Indianapolis, IN 46206 FEIN Number: 35-0145825
 (877) 285-7660 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$350.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
---------	--------	----------------	---------------

SERFF Tracking Number: AULD-126920611 State: Arkansas
Filing Company: American United Life Insurance Company State Tracking Number: 49800
Company Tracking Number: STD QUICK HITS
TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term
Product Name: STD Quick Hits
Project Name/Number: /
American United Life Insurance Company \$350.00 09/15/2011 51644422

SERFF Tracking Number: AULD-126920611 State: Arkansas
 Filing Company: American United Life Insurance Company State Tracking Number: 49800
 Company Tracking Number: STD QUICK HITS
 TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term
 Product Name: STD Quick Hits
 Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	10/04/2011	10/04/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Response letter	Angie Neville	10/03/2011	10/03/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Eligible Groups	Note To Filer	Donna Lambert	09/29/2011	09/29/2011

SERFF Tracking Number: *AULD-126920611* *State:* *Arkansas*
Filing Company: *American United Life Insurance Company* *State Tracking Number:* *49800*
Company Tracking Number: *STD QUICK HITS*
TOI: *H11G Group Health - Disability Income* *Sub-TOI:* *H11G.002 Short Term*
Product Name: *STD Quick Hits*
Project Name/Number: /

Disposition

Disposition Date: 10/04/2011

Implementation Date: 11/04/2011

Status: Approved

Comment: Thank you so much for your acknowledgment letter regarding eligible groups.

Rate data does NOT apply to filing.

SERFF Tracking Number: AULD-126920611 State: Arkansas
 Filing Company: American United Life Insurance Company State Tracking Number: 49800
 Company Tracking Number: STD QUICK HITS
 TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term
 Product Name: STD Quick Hits
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Accepted for Informational Purposes	No
Supporting Document	Application	Approved	No
Supporting Document	Forms list	Accepted for Informational Purposes	No
Supporting Document	Statement of Variables	Accepted for Informational Purposes	No
Supporting Document	Response letter		No
Form	insert page	Approved	No
Form	insert page	Approved	No
Form	insert page	Approved	No
Form	insert page	Approved	No
Form	insert page	Approved	No
Form	insert page	Approved	No
Form	insert page	Approved	No

SERFF Tracking Number: AULD-126920611 State: Arkansas
Filing Company: American United Life Insurance Company State Tracking Number: 49800
Company Tracking Number: STD QUICK HITS
TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term
Product Name: STD Quick Hits
Project Name/Number: /

Amendment Letter

Submitted Date: 10/03/2011

Comments:

Response letter attached.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Response letter

Comment:

Response Letter.pdf

SERFF Tracking Number: AULD-126920611 State: Arkansas
Filing Company: American United Life Insurance Company State Tracking Number: 49800
Company Tracking Number: STD QUICK HITS
TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term
Product Name: STD Quick Hits
Project Name/Number: /

Note To Filer

Created By:

Donna Lambert on 09/29/2011 10:34 AM

Last Edited By:

Donna Lambert

Submitted On:

09/29/2011 10:34 AM

Subject:

Eligible Groups

Comments:

ACA 23-86-106 defines eligible groups. No product can be marketed to an association, including a labor union, unless the requirements of 23-86-106(2) are met. Each must be filed with and approved by the Department.

Please give us your assurance that no product will be marketed to any association or labor union unless first filed with and approved by the Department.

I can then approve this filing.

SERFF Tracking Number: AULD-126920611 State: Arkansas
 Filing Company: American United Life Insurance Company State Tracking Number: 49800
 Company Tracking Number: STD QUICK HITS
 TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term
 Product Name: STD Quick Hits
 Project Name/Number: /

Form Schedule

Lead Form Number: GC 3600

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved 10/04/2011	GC 3600.3E	Certificate	insert page Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: GC 3600.3D Previous Filing #: SERT-6KGTZ2993	Standard STD Pgs 10-21-10 _Cert only_ 1.pdf Standard STD Pgs 10-21-10 _Cert only_ 2.pdf Standard STD Pgs 10-21-10 _Cert only_ 3.pdf Standard STD Pgs 10-21-10 _Cert only_ 4.pdf Standard STD Pgs 10-21-10 _Cert only_ 5.pdf	
Approved 10/04/2011	GC 3600.3E/1	Certificate	insert page Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: GC 3600.3D/1 Previous Filing #: SERT-6KGTZ2993	Standard STD Pgs 10-21-10 _Cert only_ 6.pdf	
Approved 10/04/2011	GC 3600.4C	Certificate	insert page Amendmen t, Insert Page, Endorseme	Revised	Replaced Form #: GC 3600.4B Previous Filing #: SERT-6KGTZ2993	Standard STD Pgs 10-21-10 _Cert only_ 7.pdf	

SERFF Tracking Number: AULD-126920611 State: Arkansas
 Filing Company: American United Life Insurance Company State Tracking Number: 49800
 Company Tracking Number: STD QUICK HITS
 TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term
 Product Name: STD Quick Hits
 Project Name/Number: /

Approved	GC	Certificate insert page	Revised	Replaced Form #:	Standard STD
10/04/2011	3600.4/2B	Amendmen		GC 3600.4/2A	Pgs 10-21-10
		t, Insert		Previous Filing #:	_Cert only_
		Page,		SERT-6KGTZ2993	8.pdf
		Endorseme			
		nt or Rider			
Approved	GC	Certificate insert page	Revised	Replaced Form #:	Standard STD
10/04/2011	3600.4/3A	Amendmen		GC 3600.4/3	Pgs 10-21-10
		t, Insert		Previous Filing #:	_Cert only_
		Page,		SERT-6KGTZ2993	9.pdf
		Endorseme			
		nt or Rider			
Approved	GC	Certificate insert page	Revised	Replaced Form #:	Standard STD
10/04/2011	3600.8B	Amendmen		GC 3600.8A	Pgs 10-21-10
		t, Insert		Previous Filing #:	_Cert only_
		Page,		SERT-6KGTZ2993	10.pdf
		Endorseme			
		nt or Rider			
Approved	GC	Certificate insert page	Revised	Replaced Form #:	Standard STD
10/04/2011	3600.19C	Amendmen		GC 3600.19B	Pgs 10-21-10
		t, Insert		Previous Filing #:	_Cert only_
		Page,		SERT-6KGTZ2993	11.pdf
		Endorseme			
		nt or Rider			

SECTION 2 - DEFINITIONS

ACTIVE WORK and ACTIVELY AT WORK means the use of time and energy in the services of the Participating Unit at the regular place of employment, or an alternative worksite as approved by the Participating Unit and AUL, by a Person who is physically and mentally capable of performing each of the Material and Substantial duties of his Regular Occupation on a regular full-time basis. If the alternative worksite is located outside of the United States or Canada, the Person will be considered to be Actively At Work unless the Person is outside of the United States or Canada for more than 6 months in any 12 month period.

This includes time off for vacation, jury duty, and funeral leave, where the Person could have been Actively At Work on that day.

[BASIC WEEKLY EARNINGS means the Person's gross weekly income in U.S. dollars before taxes, received from the Participating Unit not to exceed a maximum workweek of [forty (40)] hours. Gross weekly income includes pre-tax contributions to an employer-sponsored defined contribution plan and a cafeteria plan, if any. These earnings are based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved by AUL in writing, before the date of Disability. Earnings do not include income received from commissions, bonuses, or expense accounts.

If the Person is paid his annual gross income in less than 52 weeks, the Basic Weekly Earnings shall equal 1/52 of the annual gross income.]

[BASIC WEEKLY EARNINGS means the Person's weekly gross weekly income in U.S. dollars before taxes, received from the Participating Unit not to exceed a maximum workweek of [forty (40)] hours. Gross weekly income includes pre-tax contributions to an employer-sponsored defined contribution plan and a cafeteria plan, if any. These earnings are based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved by AUL in writing before the date of Disability. Earnings include income received from commissions, but not bonuses or expense accounts.

Commissions will be averaged, as elected by the Participating Unit on the Subscription Agreement for the [52] [104] [156] or other number of weeks as last reported to AUL in writing by the Participating Unit and approved by AUL in writing before the date of Disability. If the Person is actually employed less than this number of weeks, the commissions will be averaged for the total number of weeks he was employed by the Participating Unit. Any commission payments that continue after Disability begins will not be considered as part of the Basic Weekly Earnings. Commissions do not include arbitrary commissions not directly related to the Person's production.

If the Person is paid his annual gross income in less than 52 weeks, the Basic Weekly Earnings shall equal 1/52 of the annual gross income.]

SECTION 2 - DEFINITIONS

[BASIC WEEKLY EARNINGS means the Person's gross weekly income in U.S. dollars before taxes, received from the Participating Unit not to exceed a maximum workweek of [forty (40)] hours. Gross weekly income includes pre-tax contributions to an employer-sponsored defined contribution plan and a cafeteria plan, if any. These earnings are based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved by AUL in writing before the date of Disability. Earnings include income received from bonuses, but not commissions or expense accounts.

Bonuses will be averaged, as elected by the Participating Unit on the Subscription Agreement for [52][104][156] or other number of weeks elected on the Subscription Agreement, as last reported to AUL in writing by the Participating Unit and approved by AUL in writing before the date of Disability. If the Person is actually employed less than this number of weeks, the bonuses will be averaged for the total number of weeks he was employed by the Participating Unit. Any bonus payments that continue after Disability begins cannot be considered as part of the Basic Weekly Earnings.

If the Person is paid his annual gross income in less than 52 weeks, the Basic Weekly Earnings shall equal 1/52 of the annual gross income.]

[BASIC WEEKLY EARNINGS means the Person's gross weekly income in U.S. dollars before taxes, received from the Participating Unit not to exceed a maximum workweek of [forty (40)] hours. Gross weekly income includes pre-tax contributions to an employer-sponsored defined contribution plan and a cafeteria plan, if any. These earnings are based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved by AUL in writing before the date of Disability. Earnings include income received from commissions and bonuses, but not expense accounts.

Commissions and bonuses will be averaged, as elected by the Participating Unit on the Subscription Agreement for [52][104][156] or other number of weeks elected on the Subscription Agreement, as last reported to AUL in writing by the Participating Unit and approved by AUL in writing before the date of Disability. If the Person is actually employed less than this number of weeks, the commissions and bonuses will be averaged for the total number of weeks he was employed by the Participating Unit. Any commission or bonus payments that continue after Disability begins cannot be considered as part of the Basic Weekly Earnings. Commissions do not include arbitrary commissions not directly related to the Person's production.

If the Person is paid his annual gross income in less than 52 weeks, the Basic Weekly Earnings shall equal 1/52 of the annual gross income.]

SECTION 2 - DEFINITIONS

[BASIC WEEKLY EARNINGS means the Person's gross weekly income in U.S. dollars before taxes, received from the Participating Unit. Gross weekly income is based on the weekly average of the Person's gross income on his last reported Federal IRS W-2 Form shown as wages, tips, and other compensation. Gross weekly income includes pre-tax contributions to an employer-sponsored defined contribution plan and a cafeteria plan, if any. Earnings are based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved by AUL in writing before the date of Disability.]

If the Person has not worked long enough to receive a Federal IRS W-2 Form from the Participating Unit, gross weekly income will be the weekly average of the last amount of earnings reported to AUL in writing by the Participating Unit for which premiums were paid and the coverage amount was approved by AUL in writing.]

[BASIC WEEKLY EARNINGS means the Person's gross weekly income in U.S. dollars before taxes, received from the Participating Unit. Gross weekly income is based on the weekly average of the Person's earnings on his last reported Federal IRS W-2 Form shown as wages, tips, and other compensation. Earnings are based on the amount as last reported to AUL in writing by the Participating Unit for which premiums were paid and the coverage amount was approved by AUL in writing before the date of Disability. Earnings do not include pre-tax contributions to an employer-sponsored defined contribution plan and/or a Cafeteria plan, if any.]

If the Person has not worked long enough to receive a Federal IRS W-2 Form from the Participating Unit, gross weekly income will be the weekly average of the last amount of gross income reported to AUL in writing by the Participating Unit and approved by AUL in writing.]

[BASIC WEEKLY EARNINGS means the Person's gross weekly income in U.S. dollars before taxes, received from the Participating Unit not to exceed a maximum workweek of [forty (40)] hours including Partnership earnings. These earnings are based on the amount as last reported to AUL in writing by the Participating Unit for which premiums were paid and the coverage amount was approved by AUL in writing before the date of Disability. Earnings do not include income received from commissions, bonuses, expense accounts, or any other compensation not lost due to Disability.]

Partnership earnings will be the weekly average of the amount shown as "net earnings (loss) from self-employment" from Schedule K-1 of the partnership Federal income tax return for the LESSER of:

- 1) the [three (3)] most recent years; or
- 2) the total number of weeks the Person was a partner, if the Person was not a partner for the entire [three (3)] years].

The last reported earnings should be adjusted annually upon completion of the tax form, a copy of which should be submitted to AUL. AUL will use the earnings amount last reported and approved by AUL in writing before the Person's date of Disability.]

SECTION 2 - DEFINITIONS

[BASIC WEEKLY EARNINGS means the weekly average of the Person's annual net profit in U.S. dollars for the LESSER of:

- 1) the [three (3)] most recent years; or
- 2) the period that the employee has been a sole proprietor.

Earnings are based upon the number taken from Schedule C of Federal IRS Form 1040 for the weekly average of [three (3)] business years immediately prior to reporting. The reported earnings should be adjusted annually following completion of the appropriate tax form, a copy of which should be submitted to AUL. AUL will use the net profit amount last reported in writing, for which premiums were paid and the coverage amount was approved by AUL in writing before the Person's date of Disability.]

[BASIC WEEKLY EARNINGS means the Person's gross weekly income in U.S. dollars before taxes, received from the Participating Unit not to exceed a maximum workweek of [forty (40)] hours including shareholder earnings. Gross weekly income is based on the amount as last reported to AUL in writing, for which premiums were paid by the Participating Unit and the coverage amount was approved by AUL in writing before the date of Disability. Earnings do not include income received from commissions, bonuses, or expense accounts.

Shareholder earnings are earnings reported as ordinary income (loss) for trade or business activities on the Sub S Corporation's Federal IRS Tax Form 1120S averaged for the LESSER of:

- 1) the [three (3)] most recent years; or
- 2) the period that the Person has been a shareholder.

The reported earnings should be adjusted annually upon completion of the appropriate tax form, a copy of which should be submitted to AUL. AUL will use the earnings amount last reported in writing, for which premiums were paid and the coverage amount was approved by AUL in writing before the Person's date of Disability.]

[BASIC WEEKLY EARNINGS means 1/52 of the Person's annual gross income in U.S. dollars before taxes, received from the Participating Unit. Gross weekly income includes pre-tax contributions to an employer –sponsored defined contribution plan and a cafeteria plan, if any. Annual gross income is based on the amount as last reported in writing to AUL by the Participating Unit for which premiums were paid and the coverage amount was approved by AUL in writing before the date of Disability. Earnings do not include income received from expense accounts.

If the Person is paid his annual gross income in less than 52 weeks, the Basic Weekly Earnings shall equal 1/52 of the annual gross income.]

[BASIC WEEKLY EARNINGS means the Person's gross weekly income in U.S. dollars, before taxes, received from the Participating Unit. Gross weekly income is based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved by AUL in writing, before the date of Disability. If Integration with Other Income Benefits is not elected in the Subscription Agreement, then earnings include only compensation lost due to Disability.]

The earnings will be the weekly average of the earnings reported as Nonemployee compensation on Form 1099-MISC, or similar form acceptable to AUL, averaged for the LESSER of:

- 1) the most recent [two (2) years] [three (3) years]; or
- 2) the period that the Person has received Nonemployee compensation from the Participating Unit.

The reported earnings should be adjusted annually upon completion of the appropriate tax form and a copy should be submitted to AUL. AUL will use the earnings amount last reported in writing, for which premiums were paid, and the coverage amount was approved by AUL in writing before the Person's date of Disability.]

SECTION 2 - DEFINITIONS

[BASIC WEEKLY EARNINGS means the Person's gross weekly income in U.S. dollars before taxes, received from the Participating Unit. Gross weekly income is based on:

- 1) the weekly average of the Person's gross income on his last reported Federal IRS W-2 Form shown as wages, tips, and other compensation. Gross weekly income includes pre-tax contributions to an employer-sponsored defined contribution plan and a cafeteria plan, if any. If the Person has not worked long enough to receive a Federal IRS W-2 Form from the Participating Unit, gross weekly income will be the weekly average of the last amount of gross income reported to AUL in writing by the Participating Unit for which premiums were paid and the coverage amount was approved by AUL in writing; and
- 2) shareholder earnings reported as ordinary income (loss) for trade or business activities on the Sub S Corporation's Federal IRS Tax Form Schedule K-1 1120S, or similar form acceptable to AUL, averaged for the LESSER of:
 - a) the most recent [two (2) years] [three (3) years]; or
 - b) the period that the Person has been a shareholder.

The last reported earnings should be adjusted annually upon completion of the tax form, a copy of which should be submitted to AUL. AUL will use the earnings amount last reported in writing, for which premiums were paid, and the coverage amount was approved by AUL in writing before the Person's date of Disability.

Earnings are based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved by AUL in writing before the date of Disability; If Integration with Other Income Benefits is not elected in the Subscription Agreement, then earnings include only compensation lost due to Disability.]

[BASIC WEEKLY EARNINGS means the Person's gross weekly income in U.S. dollars before taxes, received from the Participating Unit. Gross weekly income is based on:

- 1) the weekly average of the Person's gross income on his last reported Federal IRS W-2 Form shown as wages, tips, and other compensation. If the Person has not worked long enough to receive a Federal IRS W-2 Form from the Participating Unit, gross weekly income will be the weekly average of the last amount of gross income reported to AUL in writing by the Participating Unit for which premiums were paid and the coverage amount was approved by AUL in writing; and
- 2) shareholder earnings reported as ordinary income (loss) for trade or business activities on the Sub S Corporation's Federal IRS Tax Form Schedule K-1 1120S, or similar form acceptable to AUL, averaged for the LESSER of:
 - a) the most recent [two (2) years] [three (3) years]; or
 - b) the period that the Person has been a shareholder.

The last reported earnings should be adjusted annually upon completion of the tax form, a copy of which should be submitted to AUL. AUL will use the earnings amount last reported in writing, for which premiums were paid, and the coverage amount was approved by AUL in writing before the Person's date of Disability.

Earnings are based on the amount as last reported to AUL in writing by the Participating Unit, for which premiums were paid and the coverage amount was approved by AUL in writing before the date of Disability; If Integration with Other Income Benefits is not elected in the Subscription Agreement, then earnings include only compensation lost due to Disability.]

SECTION 2 - DEFINITIONS

CHILD(REN) means a minor related by blood, marriage or court order that can be claimed as a dependent for federal income tax purposes, such as:

- 1) natural born child(ren) of the Person;
- 2) legally adopted child(ren) of the Person;
- 3) stepchild(ren) who live with the Person; or
- 4) child(ren) for whom the Person has legal guardianship.

COSMETIC SURGERY means surgery that is performed to change the texture, shape or structure of any part of the human body for the purpose of creating a different visual appearance.

CONTRIBUTORY INSURANCE means insurance for which the Person pays part or all of the premium.

COVERAGE MONTH means that period of time beginning on the date shown in each Participating Unit's amendment, and ending on the day before that date of the next month.

COVERED WEEKLY EARNINGS means the amount of the Person's income, in US dollars, received from the Participating Unit that is insured by the policy. This amount will be the LESSER of:

- 1) the Basic Weekly Earnings, or
- 2) the Maximum Weekly Benefit divided by the benefit percentage shown on the Schedule of Benefits.

CURRENT WEEKLY INCOME means the income a Person receives while Disabled, plus the income the Person could receive if he were working to his Maximum Capacity.

If a Person is employed in a second job, at the same time he is Actively At Work full-time for the Participating Unit, and becomes Disabled under the policy, the following will apply during the Elimination Period and while receiving Disability benefits under the policy:

- 1) Any income received from the second job will be considered Current Weekly Income only to the extent that it exceeds the average weekly income received from that job during the six-month period immediately prior to becoming Disabled.
- 2) If the Person has worked for the second employer less than [six] months, the income will be averaged for the total number of months he was employed.

If a Person receives Current Weekly Income in a Lump Sum, the Lump Sum Payment provision will apply.

SECTION 2 - DEFINITIONS

DATE OF HIRE means the first day the Employee is Actively At Work in an eligible class for the Participating Unit as shown on the Subscription Agreement.

DISABILITY and DISABLED mean Total Disability and Totally Disabled [and Partial Disability and Partially Disabled].

Any Disability will be considered the result of Sickness unless the Disability occurs as a result of an Injury and treatment begins within 30 days of the Injury.

DUE DATE means the first day of the Coverage Month for which the premium is payable.

ELIGIBILITY DATE means the date that an Employee, in an eligible class as shown on the Schedule of Benefits, has satisfied his Waiting Period and first becomes eligible for insurance under the policy.

[ELIMINATION PERIOD means a period of consecutive days of [Total Disability][Disability] for which no benefit is payable. The Elimination Period begins on the first day of [Total Disability][Disability.] and ends on the LATER of:[
1) the day ending the period of consecutive days stated on the Schedule of Benefits; or
2) the day ending the period of time for which salary continuance and/or sick leave is received from the Participating Unit.]

[If a Person is Totally Disabled and hospital confined during the Elimination Period due to an Injury or Sickness resulting in a covered Disability, benefits are payable from the first day of that confinement.]

[EMPLOYEE means any individual who is a full-time employee (including owners, proprietors, partners, members, or corporate officers) of the Participating Unit [or any 1099-compensated Person with a current annual contract on file with the Participating Unit]:

- 1) whose employment with the Participating Unit constitutes his principal occupation;
- 2) who works at that occupation a minimum number of hours shown on the Schedule Of Benefits;
- 3) who is working at the Participating Unit's regular place of business which may include an alternative worksite if approved by the Participating Unit and AUL;
- 4) who is not a part-time, temporary, or seasonal employee;
- 5) who is authorized to work in the United States under applicable state and federal laws; and
- 6) if approved by AUL:
 - a) who legally works and resides in Canada;
 - b) who legally works in the United States and resides in Canada; or
 - c) who legally works in Canada and resides in the United States.]

SECTION 2 - DEFINITIONS

OTHER INCOME BENEFITS means those benefits set out below which the Person, his spouse, or Child(ren) are entitled to receive. It includes any benefit for which they are eligible, or that is paid to them or a Third Party on their behalf, including:

- 1) disability income benefits, including any damages or settlements made in place of such benefits (whether or not liability is admitted) under:
 - a) any Workers' or Workmen's Compensation Law;
 - b) The Jones Act;
 - c) Maritime Doctrine of Maintenance, Wages or Cure;
 - d) Longshoremen's and Harbor Workers' Act;
 - e) [any automobile liability insurance or "no fault" motor vehicle plan, whichever is applicable;]
 - f) a Third Party (after subtracting attorney's fees) by judgment, settlement of otherwise [not to exceed 50% of the net settlement];
 - g) state compulsory benefit law, including any state disability income benefit law or similar law;
 - h) disability benefits from the Veteran's Administration, or any other foreign or domestic governmental agency, that begin after a Person becomes Disabled. This includes the amount of any increase in a benefit that a Person was receiving prior to becoming Disabled if the increase is attributed to the same disability for which the Person is currently receiving a Weekly Benefit under the policy;
 - i) any other similar act or law; and
- 2) any disability income benefit for which the Person is eligible under any other employee welfare benefit plan, or arrangement of coverage [(excluding salary continuance)], whether insured or not, as a result of the Person's employment with the Participating Unit. However, when the Person's Basic Weekly Earnings exceed his Covered Weekly Earnings, the Weekly Benefit will not be reduced by such income unless when combined with the Other Income Benefits the total exceeds 80% of Basic Weekly Earnings. If it does, the Weekly Benefit will be reduced by the amount that is in excess of 80% of the Basic Weekly Earnings; and
- 3) any disability income or retirement benefit that has been received or is eligible to be received from:
 - a) the Social Security Administration or any similar law, plan or act, including the initial enactment and all amendments;
 - b) the Canada Pension Plan;
 - c) the Quebec Pension Plan;
 - d) the Railroad Retirement Act; or
 - e) any other state, provincial or local government act or law or any other similar act or law provided in any jurisdiction; and
- 4) any Current Weekly Income [excluding [vacation pay][,] [paid time off pay][,] [and] [sick leave pay]. [Additionally, income that the Person receives under a sick leave, paid time off or salary continuance program will not be considered Current Weekly Income, unless that income combined with a Person's Gross Weekly Benefit exceeds 100% of his Pre-Disability Earnings. In such event, any amount in excess of 100% of his Pre-Disability Earnings will be considered Current Weekly Income.]

SECTION 2 - DEFINITIONS

The following items are NOT considered Other Income Benefits and will not be deducted from the Gross Weekly Benefit payable to the Person:

- 1) profit sharing plans;
- 2) thrift or savings plans;
- 3) Individual Retirement Accounts (IRA) or Roth IRAs, funded wholly by the Person's contribution;
- 4) tax sheltered annuities (TSA);
- 5) stock ownership plans (ESOP);
- 6) nonqualified deferred compensation plans;
- 7) Keogh, 401(k) or 403(b) plans;
- 8) Veteran Administration Benefits except those benefits that are a result of the same Disability for which a Weekly Benefit is payable under the policy;
- 9) credit disability insurance;
- 10) pension plans for partners;
- 11) individual disability policy paid for by the Person that is not sponsored by the Participating Unit;
- 12) [Salary Continuance;]
- 13) a retirement plan from another employer[.][; and
- 14) no-fault automobile insurance plans[.][; and
- 15) [[vacation pay][.], [paid time off pay][.], [and] [sick leave pay].]

SECTION 4 - CHANGES IN INSURANCE

The effective date of any change for the Person is:[

- 1) the date the request for change is approved by AUL, if the approval date is the first day of a Coverage Month; or
- 2) the first day of the next Coverage Month, if the request for change is approved after the first day of a Coverage Month.

If the Person is not Actively At Work on the effective date of change, the Person becomes eligible for the change on the first day that the Person returns to Active Work.]

If the change is an increase of [\$200] or more in the Maximum Weekly Benefit, the provision entitled PRE-EXISTING CONDITION EXCLUSION ON AN INCREASED MAXIMUM WEEKLY BENEFIT as shown in Section 9 "EXCLUSIONS" will apply to the increased amount.

[All salary changes must be submitted by the Participating Unit to AUL no later than [March 1] of each year. Any change in coverage made as a result of a salary change to a Person's Basic Weekly Earnings will be effective on [January 1] in the year it is received and approved by AUL, provided that the required premium is paid when due.]

[CHANGING PLANS: After the Initial Enrollment Period a Person may increase or decrease his coverage, to another Plan available to his Class. He may do this only during a Scheduled Enrollment Period. The request for a change in Plans and agreement to pay the required premium must be made in writing on a form approved by AUL.

An increase in coverage to the next higher Plan available to a Person's Class will not require Evidence of Insurability. Requests to increase coverage to a Plan other than the next higher Plan will not be allowed. If a Person fails to apply for an increase or decrease in coverage during the Scheduled Enrollment Period, he will continue to be covered under his current Plan until the next Scheduled Enrollment Period.

The provision entitled PRE-EXISTING CONDITION EXCLUSION FOR A CHANGE IN PLANS shown in Section 9 - EXCLUSIONS, will apply to a change in Plans resulting in an increase in coverage.

CHANGE IN EFFECTIVE DATE: If a Person changes Plans during a Scheduled Enrollment Period, the effective date for that change in Plans is the first day of the Coverage Month following the Scheduled Enrollment Period. The effective date for all other changes, except a change in Plans, is the date the request for change is approved by AUL, if the approval date is the first day of a Coverage Month; otherwise the first day of the next Coverage Month.

If the Person is not Actively At Work on the effective date of any change, as stated above, the Person becomes eligible for the change on the first day that he returns to Active Work.

If the change is an increase in the Maximum Weekly Benefit of [\$200] or more, the provision entitled PRE-EXISTING CONDITION EXCLUSION ON AN INCREASED MAXIMUM WEEKLY BENEFIT as shown in Section 9 -EXCLUSIONS, applies to the increased amount.]

SECTION 9 - EXCLUSIONS

[PRE-EXISTING CONDITION EXCLUSION:

Benefits will not be paid if the Person's Disability begins in the first [30 days or 12 months] following the effective date of the Person's coverage; and the Person's Disability is caused by, contributed to by, or the result of a condition, whether or not that condition is diagnosed at all or is misdiagnosed, for which:]]

- 1)]the Person received medical treatment, consultation, care or services, including diagnostic measures, or was prescribed drugs or medicines in the [30 days or 3 months] just prior to the Person's Individual Effective Date of Insurance[.]]; or
- 2) the Person had symptoms for which an ordinarily prudent Person would have consulted a physician in the [30 days or 3 months] just prior to the Person's Individual Effective Date of Insurance.]

[When the policy is replacing a Prior Plan of franchise short term disability coverage, the preceding Pre-Existing Condition Exclusion provision will not apply to a Person:

- 1) who is listed on the prior carrier's last franchise short term disability coverage billing statement;
- 2) who elects coverage under the Participating Unit's group policy when he first becomes eligible for coverage; and
- 3) whose coverage under the Prior Plan of short term disability coverage terminated not more than [one (1) day] prior to the Person's Individual Effective Date of Insurance.]

[NOTE: See Section 10 under Continuity of Coverage to determine when benefits may be payable to a Person for a Disability that results from a Pre-existing Condition.]

SERFF Tracking Number: AULD-126920611 State: Arkansas
 Filing Company: American United Life Insurance Company State Tracking Number: 49800
 Company Tracking Number: STD QUICK HITS
 TOI: H11G Group Health - Disability Income Sub-TOI: H11G.002 Short Term
 Product Name: STD Quick Hits
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Accepted for Informational Purposes	10/04/2011
Comments:		
Attachment: READCERT1.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application	Approved	10/04/2011
Comments:		
G-20355 DOI APPROVAL DATE: 10/09/2007		

	Item Status:	Status Date:
Satisfied - Item: Forms list	Accepted for Informational Purposes	10/04/2011
Comments:		
Attachment: STD Filed Forms List 10-21-10 _Cert only_.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variables	Accepted for Informational Purposes	10/04/2011
Comments:		
Attachment: Statement of Variables - AR STD Policy 09-12-11.pdf		

	Item Status:	Status Date:

SERFF Tracking Number: AULD-126920611 *State:* Arkansas
Filing Company: American United Life Insurance Company *State Tracking Number:* 49800
Company Tracking Number: STD QUICK HITS
TOI: H11G Group Health - Disability Income *Sub-TOI:* H11G.002 Short Term
Product Name: STD Quick Hits
Project Name/Number: /
Satisfied - Item: Response letter

Comments:

Attachment:

Response Letter.pdf