

LIFE, AD&D, SHORT-TERM & LONG-TERM DISABILITY

A benefits program built for Ohio's small businesses.

The Ohio Small Business Council partnered with OneAmerica to give members access to Life and Disability coverage with large-group strength — affordable, flexible, and available to groups from 2 to 99 employees.

The coverage you can offer

Life & AD&D

A lump-sum benefit that helps protect an employee's family. Offer it employer-paid, add voluntary coverage, or both.

Short-Term Disability

Replaces a portion of income during a temporary illness, injury, or the birth of a child.

Long-Term Disability

Protects a paycheck through a serious illness or injury that keeps an employee out for the long haul.

How it works

1

Request a quote

Submit the Council intake form with a simple census of your full-time employees.

2

Get proposals fast

OneAmerica turns around quotes in 24 hours or less.

3

Choose your plans

Pick the products and plan designs that fit your team and budget.

4

Implement

Express setup in as few as 10 days. Keep your broker, or we'll help if you don't have one.

INCLUDED WITH EVERY PLAN

3-Year Rate Guarantee**Dedicated Account Manager****EAP (3 in-person visits)*****Express Implementation****List or Summary Bill**

**EAP included with two or more coverage lines, at least one employer-paid.*

Life & AD&D

Basic (Employer-Paid)

\$10,000

\$20,000

\$50,000

Choose a flat benefit amount for all eligible employees.
AD&D matches the Life amount.

Voluntary (Employee-Paid)

\$10,000 units in \$1,000 increments to a **\$300,000 max** (up to 5× annual salary). **\$50,000 guarantee issue**; AD&D matches Life. Available standalone or alongside Basic. Participation: greater of 2 lives or 25%.

Disability – pick matching plans so durations dovetail

SHORT-TERM DISABILITY – 60% TO \$1,500/WK

Plan	Design	Funding
A	14/14/13	Employer
B	14/14/26	Employer
C	14/14/13	Employee
D	14/14/26	Employee

LONG-TERM DISABILITY – 60% TO \$6,000/MO

Plan	Elimination period	Funding
A	90 days to SSNRA	Employer
B	180 days to SSNRA	Employer
C	90 days to SSNRA	Employee
D	180 days to SSNRA	Employee

STD notation = accident elimination / sickness elimination (days) / benefit duration (weeks). SSNRA = Social Security Normal Retirement Age. Rates are age-banded per \$1,000/month for 2–9 lives and composite for 10–99 lives.

ILLUSTRATIVE EXAMPLE

Basic Life & AD&D runs about **\$0.32 per \$1,000** of coverage, per employee, per month – roughly **\$6.40 a month** for a \$20,000 benefit. Illustrative only; not a quote. Your rates depend on group size, census, and plan design.

Eligibility at a glance

- In business 2+ consecutive years
- Full-time employees averaging 30+ hrs/week
- 1099s & independent contractors not eligible
- Family content limits apply (50% for 2–9 lives; 30% for 10+)
- Certain SIC codes excluded – full details on request

Get your free, no-obligation quote

Complete the intake form at ohiochamber.com → Health Benefit Programs, or on the Ohio Small Business Council page. Effective dates begin September 1.



SCAN TO GET STARTED