



# Life and Accidental Death & Dismemberment Benefit Summary

**For: County of Stone  
G-22773**

Eligible employees are provided a benefit amount of \$50,000. Coverage reduces 35 percent of the original amount at age 65, 50 percent of the original amount at age 70, 70 percent of the original amount at age 75 and 80 percent of the original amount at age 80.

## **Death Benefit**

Benefits are paid in the event of an individual's death at any time or place, from any cause. If a covered person dies by suicide within 2 years of being covered under the KCL policy or the prior carrier plan, the life insurance benefit payable will be based on the total premium collected.

## **Conversion Privilege**

If an individual should terminate his or her employment, coverage will be continued for 31 days. During this period, the individual may convert his insurance to a permanent, individual Kansas City Life insurance policy without evidence of insurability at Kansas City Life's regular premium rates.

## **Accidental Death & Dismemberment Benefit**

Should you suffer a covered loss occur after accidental bodily injury or death, on or off the job a percentage of your basic life amount may be paid.

## **Value Added Services**

All enrolled employees will have 24-hour access to a travel assistance program, ID theft protection and beneficiary companion services through Europ Assistance, USA.

- Travel Assistance – EA will provide assistance in case of an emergency when traveling more than 100 miles away from home. Emergencies may include medical emergencies, mass casualty and global crises.
- Beneficiary Companion – The death of a family member triggers a series of tasks that require immediate attention. Attempting to remember all of the necessary notifications and cancellations may be overwhelming. This program allows beneficiaries to focus on the healing process while EA handles the administrative details that will protect them and their families.
- Identity Theft Protection and Assistance provides access to EA 24 hours a day, 7 days a week to assist with ID theft prevention and resolution.

*This outline is intended to be a brief summary of benefits and does not include all plan provisions and limitations. Details of your benefits may be found in your certificate booklet. If there are any discrepancies between this outline and the certificate, the certificate governs.*