



Voluntary Life and Dependent Life Benefit Summary For: **County of Stone** **G-22773**

Eligible employees may elect a benefit amount in increments of \$10,000 with a minimum of \$20,000 and a maximum of \$500,000. 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.

You may elect a benefit amount for your spouse in increments of \$5,000 with a minimum of \$10,000 and a maximum of \$100,000. Coverage will cease at age 70.

The benefit amount for your child(ren) is elected from increments of \$2,500 to a maximum of \$10,000. Infants will be covered for \$1,500.

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.

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.

Rates

Employee Age		Employee Age		Employee Age	
< 29	.07/per \$1,000	45-49	.27 /per \$1,000	65-69	1.85 /per \$1,000
30-34	.09xx/per \$1,000	50-54	.44 /per \$1,000	70-74	2.96 /per \$1,000
35-39	.12xx /per \$1,000	55-59	.75 /per \$1,000	75-+	13.45 /per \$1,000
40-44	.18xx /per \$1,000	60-64	1.18 /per \$1,000		

Dependent Children: .50 / per \$1,500.

Spouse rate based on employee age.

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.



K·C·L G R O U P
B E N E F I T S

Voluntary Life Annual Increases

KCL offers a modified annual enrollment period for Voluntary Life.

An annual enrollment period is a scheduled enrollment period in which Evidence of Insurability requirements apply for late applicants (employees who were previously eligible for coverage but did not enroll within the 31 days of their initial eligibility date)

The modified annual enrollment we offer allows employees not previously covered for voluntary life coverage to sign up for coverage as well as allow current employees to increase their voluntary life coverage without providing Evidence of Insurability.

Items to note:

Any increase in coverage should be in \$10,000 increments to a maximum of \$20,000. Therefore, an employee really has two options: \$10,000 or \$20,000 without being required to provide Evidence of Insurability. If the employee chooses more than \$20,000 the additional amount will require providing EOI and approval.

- This increase in coverage will only be offered during the modified annual enrollment period
- An employee may increase their amount of \$20,000 per year, up to the stated Guaranteed Issue amount noted on the Schedule Page of the policy.
- Dependents are not eligible for this annual increase.
- Increases can only be provided one time in each 12 month period. Keep this mind if you ever wish to change your modified annual enrollment date.
- You are required to provide voluntary life enrollment cards for each employee wishing to increase their coverage. A census spreadsheet will not suffice since we need actual employee signatures showing election of the additional coverage.
- If an employee was previously denied coverage for health reasons the employee would have to provide a new health statement for review the next year for the additional \$20,000 in coverage
- Acceptance of premium doesn't constitute liability if the employee was previously denied

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