

Key DC

Employers understand that in order to retain quality employees, offering insurance benefits is key. Employers like easy. Employees like choice. And the Kansas City Life Insurance Company Group Benefits defined contribution plan is the key.

Employers select a defined contribution amount of \$15, \$30 or \$50 per employee per month and then identify which products to make available in the defined contribution platform. Employers may choose any combination of Basic Life with Accidental Death and Dismemberment (AD&D), Voluntary Life with AD&D, Short Term Disability (STD), Long Term Disability (LTD), Dental and/or Vision.



Basic Life and Accidental Death and Dismemberment

Basic Life and AD&D options are \$25,000, \$50,000 or \$100,000. All amounts are guaranteed issue. A reduction schedule will apply for employees age 65 and older. Dependent Life is also available. When Basic Life is offered, all employees must participate.



Voluntary Life and Accidental Death and Dismemberment

Voluntary Life and AD&D allow employees to choose the benefit that best meets their needs. The employee benefit is offered in increments of \$25,000 to a maximum of \$250,000. Employees may also elect to enroll their dependents. The spousal benefit is offered in increments of \$12,500 to a maximum of \$125,000 or 50 percent of the employee amount, whichever is less. Increments of \$2,500 up to \$10,000 are offered for dependent children. Amounts are subject to guarantee issue limits outlined in the proposal.



Short Term Disability

For STD, employers choose between either seven-day or 14-day elimination periods for both accident and illness and between 11- and 25-week benefit durations. Employees who enroll will choose between either a 30 or 60 percent weekly benefit to a maximum of \$1,500.



Long Term Disability

LTD, when offered, is a 60 percent of monthly salary benefit. Employers will choose between 90- or 180-day elimination periods. Employers with fewer than 20 employees will have a \$3,000 maximum benefit. Employers with more than 20 employees will choose between a \$3,000 and \$5,000 maximum benefit. The benefit duration options will vary based on the nature of business but range between Social Security Normal Retirement Age and a 5-year reducing benefit duration.



Vision

VSP Vision Care is the network utilized for the Vision offering. Employees will have a designated co-pay for exams and materials with the frequency of frames, every 12 or 24 months, determined at the employer-level.



Dental

Multiple options are available for Dental. From a traditional indemnity plan with a modest \$500 calendar year maximum to a robust plan which includes implants and child orthodontia along with a \$2,500 calendar year maximum. Employers may choose to offer employees a high-low, dual-choice, by offering two of the five Dental plans available from which employees will choose. All plans include the Kansas City Life Dental Alliance network of providers, though employees may choose to seek services from the provider of their choice.

Now that you have the Key, unlock the benefits today.



Plan parameters

- Groups must have between 5 – 99 full-time active eligible employees working a minimum of 30 hours per week.
- Groups must have been in business for a minimum of one year. Home-based businesses require a minimum of two years in business.
- Groups may not be more than 50 percent family-related.
- 24-month rate guarantees are included for Life, STD, LTD and Vision.
- 12-month rate guarantee for Dental
- Nature of business (SIC) will be utilized in determining eligible groups and applicable rate loads.
- Basic Life requires 100 percent employee participation.
- Only one employee need enroll for Voluntary Life, STD, Dental and Vision. LTD requires two employees to enroll.
- LTD requires the employer to participate in Worker's Compensation.

Disclaimer

This is a brief description only and not a contract. The group policy alone determines all rights and benefits. For costs and further details of the coverages, including exclusions, any reductions or limitations, and the terms under which the policies may be continued in force or discontinued, see your agent or write to the Company. The policies described are cancellable or renewable at the option of the Company. The Company has the right to increase premium rates. Products and/or options may not be available in all states. Products and features outlined herein are a general description only. Please contact your Kansas City Life Group Benefits sales representative for more details. Policies described herein: PJ136 / PJ139 / PJ140 / PJ143 / PJ147

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Your partner in employee benefits.*



KANSAS CITY LIFE

GROUP BENEFITS

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