

We have developed simple, competitive plan options for groups with as few as two employees offered on an employer-paid, contributory or voluntary basis.

PLAN PARAMETERS

- Eligible groups will be between two and nine lives.
- Eligible groups must have been in business for one year. Home-based businesses must have been in business for two years.
- Coverage is not available in all states.
- Life, STD, LTD and Employer-Paid Vision rates are guaranteed for three years. Voluntary Vision rates are guaranteed for two years. Dental rates are guaranteed for one year. A minimum of two lines of coverage must be sold.
- Employees must be performing the material and substantial duties of their own occupation for a minimum of 30 hours per week.
- No individual eligible as an employee may be insured as a dependent. If two employees are married, only one may insure eligible children.
- Firms in Chapter 11 bankruptcy or intend to cover 1099-contracted employees are not eligible.
- If the employer pays 100% of the premium, all eligible employees must be enrolled.
 - For Life, STD and LTD – if the employee contributes to or pays 100% of the cost:
 - Firms with 2 – 4 eligible employees, all must enroll.
 - Firms with 5 – 9 eligible employees, all but one must enroll.
 - For Dental – if the employee contributes to or pays 100% of the cost:
 - Firms with 2 – 4 eligible employees, all must enroll.
 - Firms with 5 – 9 eligible employees requires 75% participation.
 - For Vision – if the employee contributes to the cost, a minimum of two employees must enroll.
- Employees who do not enroll when first eligible will be subject to the late applicant provision or evidence of insurability.
- Eligible dependents include spouses and unmarried children under age 26.
- A \$15-per-month billing fee is applicable. Billing fee may be waived if a group enrolls for paperless billing and pays by electronic funds transfer or enrolls for three or more Go2 products.

In order to obtain a quote, please submit requested plan design and census information to go2@kclife.com. You may choose to run your own proposal as well. Visit www.kclgroupbenefits.com to locate the Go2 Quoter.

life

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Employers may choose from three options: \$50,000, \$25,000 or \$15,000. All amounts are guaranteed issue. In addition, dependent life may be offered. Spouses may be covered for \$6,000. Dependent children up to age 26 have a \$3,000 benefit. Infants (14 days to six months) are covered for \$250. The beneficiary for dependent coverage will be the insured employee. AD&D is not provided for dependents.

Coverage reduces 35% at age 65, 50% of the original amount at age 70 and terminates at retirement.

ACCELERATED DEATH BENEFIT

A Terminal Illness or Injury is any non-correctable medical condition that, in a physician's best medical judgment, will result in the employee's death within 12 months from the date of the physician's certification. The Terminal Illness or Injury must be diagnosed after the effective date under the Group Life Insurance Policy to which this Accelerated Death Benefit Provision is included.

The minimum Accelerated Death Benefit that may be elected is \$2,500. If 50% of the amount of insurance provided under all Kansas City Life Insurance Company Group Master Policies is less than \$2,500, no benefit will be available. The maximum Accelerated Death Benefit available on any one employee under all Kansas City Life Insurance Company Group Master Policies that have the Accelerated Death Benefit Provision is \$100,000.

When an Accelerated Death Benefit is paid, the amount of insurance will be reduced by the amount of the Accelerated Death Benefit. The remaining amount of insurance will be paid according to the terms of the Group Life Insurance Policy, subject to any reduction and termination provisions. Also, any amount an employee could otherwise have converted to an individual contract will be reduced by the amount of the Accelerated Death Benefit.

AD&D BENEFIT

This plan includes 24-hour AD&D coverage. The amount shown below will be paid if accidental bodily injury, occurring either on or off the job, results in a loss within 180 days of an accident.

Table of Benefits	
Loss of	Percentage of amount insured
Life	100%
Movement of both upper and lower limbs (Quadriplegia)	100%
Movement of three limbs (Triplegia)	75%
Movement of both lower limbs (Paraplegia)	75%
Movement of both upper and lower limbs on one side of the body (Hemiplegia)	50%
One hand, one foot or sight of one eye	50%
Speech or hearing	50%
Movement of one limb (Uniplegia)	25%
Thumb and index finger only	25%

No more than 100% of the amount insured for all losses sustained by an individual in one accident will be paid. Only the largest of the amounts shown will be paid for injuries to the same limb resulting from a single accident.

SEAT BELT/AIR BAG

Subject to all conditions and limitations of the AD&D benefit, if an employee suffers a loss under the AD&D benefit, while:

1. A passenger riding in; or
2. The licensed operator of

an automobile and, at the time of the accident, was properly wearing a Seat Belt as verified on the police report, then a Seat Belt Benefit will be payable in addition to the Principal Sum.

The Seat Belt Benefit payable is the lesser of:

1. 10% of the Principal Sum; or
2. \$10,000.

If a Seat Belt Benefit is payable, the Company will pay an additional 5% of the Principal Sum, subject to a maximum of \$5,000, as an Air Bag Benefit, provided that:

1. The employee was positioned in a seat that was equipped with a factory installed Air Bag;
2. The employee was properly strapped in the Seat Belt when the Air Bag inflated; and
3. The police report establishes that the Air Bag inflated properly upon impact.

REPATRIATION

Subject to all conditions and limitations of this AD&D benefit, if an employee dies, then a repatriation benefit will be paid in addition to the principal sum. For a repatriation benefit to be payable, the death must occur at least 100 miles from the deceased person's place of permanent residence.

The Repatriation Benefit payable is the lesser of:

1. The expense incurred for:
 - a. Preparation of the body for burial or cremation; and
 - b. Transportation of the body to the place of burial or cremation; or
2. 5% of the Principal Sum; or
3. \$5,000.

CHILD EDUCATION

Subject to all conditions and limitations of this AD&D benefit, if an employee dies, then an education benefit will be paid in addition to the principal sum. This benefit is payable to each of the employee's dependents who qualifies as a Student.

The Education Benefit payable is the lesser of:

1. The actual tuition expense for any one school year; or
2. 2.5% of the Principal Sum; or
3. \$2,500.

The Company will not pay more than one Education Benefit per Student during any one school year. If the Student is a minor, the Company will pay benefits to the Student's legal representative. If no dependent qualifies as a Student, then the Company will pay \$1,250 in accordance with the beneficiary designation.