



VALUE ADDED SERVICES FROM A COMPANY YOU CAN TRUST



**Beneficiary
Companion**



**Travel
Assistance**



**Identity
Theft**



KANSAS CITY LIFE

GROUP BENEFITS

Value Added Services from Europ Assistance

The benefits of doing business with Kansas City Life Insurance Company go beyond our exceptional Group coverage. By selecting Kansas City Life to provide your coverage, employees will have access to outstanding services from our partner, Europ Assistance. Value Added Services – just one of many benefits of choosing Kansas City Life.



Beneficiary Companion



Travel Assistance



Identity Theft



**You can count on
Europ Assistance 24/7/365.
Take a look at the benefits.**

Available 24 hours a day
866-409-4690
+1.240.330.1462 (Collect outside the US)
ops@europassistance-usa.com





Beneficiary Companion

A helping hand after a loss

If you were to pass away, your loved ones may be overcome with emotion, but your forethought can help ease the burden as much as possible. Canceling credit cards, securing assets, notifying third parties – it can be overwhelming.

With Beneficiary Companion from Europ Assistance (EA), we'll take care of the administrative details, notify third parties and conduct proactive measures to protect a deceased individual's identity from theft – relieving the stress of paperwork for your beneficiaries so they can focus on the healing process.

24/7 Guidance

EA's team of Beneficiary Assistance Coordinators are available 24/7 to provide guidance on how to obtain death certificate copies (necessary for performing final notifications) and the process for third-party notification and account closure.

Beneficiary Companion Guidebook

Your beneficiary will receive a *Beneficiary Companion Guidebook*, which outlines the steps to take in the first week and the first month. The guidebook also provides an overview of actions required during the first three months and reminders of the specific information we'll need to provide services on behalf of your beneficiary.

Beneficiary Companion Services include:

- 24/7/365 live guidance from assigned Beneficiary Assistant Coordinators
- Fraud resolution services
- Notification to various entities, including:
 - Social Security Administration
 - State and local welfare and social services agencies
 - Department of Motor Vehicles
 - Credit reporting agencies
 - Credit card companies, banks and other financial institutions
 - Third-party vendors (electricity companies, telephone companies, cable and internet companies, etc.)





Travel Assistance

Safe Travels with Travel Assistance Services

With Europ Assistance, one quick phone call can take the hassle out of a traveling emergency. When you travel 100 miles or more away from home on trips of 90 days or less, you have access to travel medical and personal assistance services.

With a local presence in 200 countries and territories worldwide and 24/7/365 assistance centers staffed with multilingual assistance coordinators and case managers as well as medical staff, EA is here to help you obtain the care and attention you need in case of an emergency while traveling.

In the event of a life-threatening emergency, call the local emergency authorities first to receive immediate assistance, and then contact EA.

Available Travel Assistance services

Emergency Medical Payment

EA will advance on-site emergency inpatient medical payments to you, up to \$10,000 USD upon receipt of satisfactory guarantee of reimbursement from you. The cost of medical services is your responsibility.

Medical Search and Referral

EA will assist you in finding physicians, dentists and medical facilities.

Replacement of Medication and Eyeglasses

EA will arrange to fill a prescription that has been lost, forgotten or requires a refill, subject to local law, whenever possible. EA will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are your responsibility.

Medical Monitoring

During the course of a medical emergency resulting from an accident or sickness, professional case managers, including physicians and nurses, EA will monitor your case to determine whether the care is appropriate.

Visit by Family Member/Friend

If you are traveling alone and must be or are likely to be hospitalized for seven or more days or are in life-threatening condition, EA will arrange and coordinate payment for the round-trip transportation for one family member or friend, designated by you from his or her home to the place where you are hospitalized. Transportation costs are the responsibility of you, your family member or friend.

Dependent Children Assistance

If any dependent children under the age of 19 traveling with you are left unattended because you are hospitalized, EA will coordinate and arrange payment for their economy class transportation home. Should transportation with an attendant be necessary, EA will arrange for a qualified escort to accompany the child(ren). Transportation cost is your responsibility.

Traveling Companion Assistance

If a travel companion loses previously made travel arrangements due to your medical emergency, EA will arrange for your traveling companion's return home. Transportation costs are the responsibility of you or your traveling companion.

Emergency Evacuation/Medically Necessary Repatriation

In the event of a medical emergency, when a physician designated by EA determines that it is medically necessary for you to be transported under medical supervision to the nearest hospital or treatment facility or be returned to your place of residence for treatment, EA will coordinate and arrange payment for the transport under proper medical supervision.

Repatriation of Mortal Remains

In the event of your death while traveling, EA will coordinate and arrange payment for all necessary government authorizations, including a container appropriate for transportation and for the return of the remains to place of residence for burial.

Trip Interruption

If you or an immediate family member is critically injured, sick or dies while traveling, EA shall arrange for you or your immediate family member's return to the preferred place of hospitalization or burial via the most direct route on economy class airfare. Transportation cost is your responsibility.

Additional Travel Assistance Services

Pre-Trip Information – Know what you need from currency exchange to consulate referrals before heading out.

Language Translation – Get assistance from an interpreter on the phone or on site.

Lost/Stolen Items – Retrieve lost or stolen luggage, ticket documentation or personal items.

Emergency Cash – Emergency advances of up to \$500 are available in a time of need. (Transfer/deliver fees are your responsibility.)

Emergency Travel – Airline, hotel and/or car rental reservations are made during an emergency.

Legal Assistance – Legal assistance and bail are available if you're arrested. (Service costs are your responsibilities.)

Emergency Messaging – Urgent messages will be sent to your family, friends or associates during an emergency.

Vehicle Return – If you're unable, EA will arrange payment and return of your rental during an emergency. (Service costs are your responsibility.)

Pet Return – Hospitalized? EA will arrange to return your pets home. (Service costs are your responsibility.)



Identity Theft

Protect yourself against identity theft

While the means to detect and prevent identity theft continue to evolve, the crime continues to impact millions of Americans every single year. As criminals continue to search for new ways to commit identity theft, with social networks and healthcare records becoming growing areas to exploit, identity theft is an ever-increasing problem.

Comprehensive Protection

Europ Assistance's basic identity theft protection program provides consumers with the information to protect themselves and guidance to help them resolve identity theft. This cost-effective solution offers:



Prevention

- Identity Theft Prevention Kit
- Expertise available 24/7 (support available immediately upon enrollment)



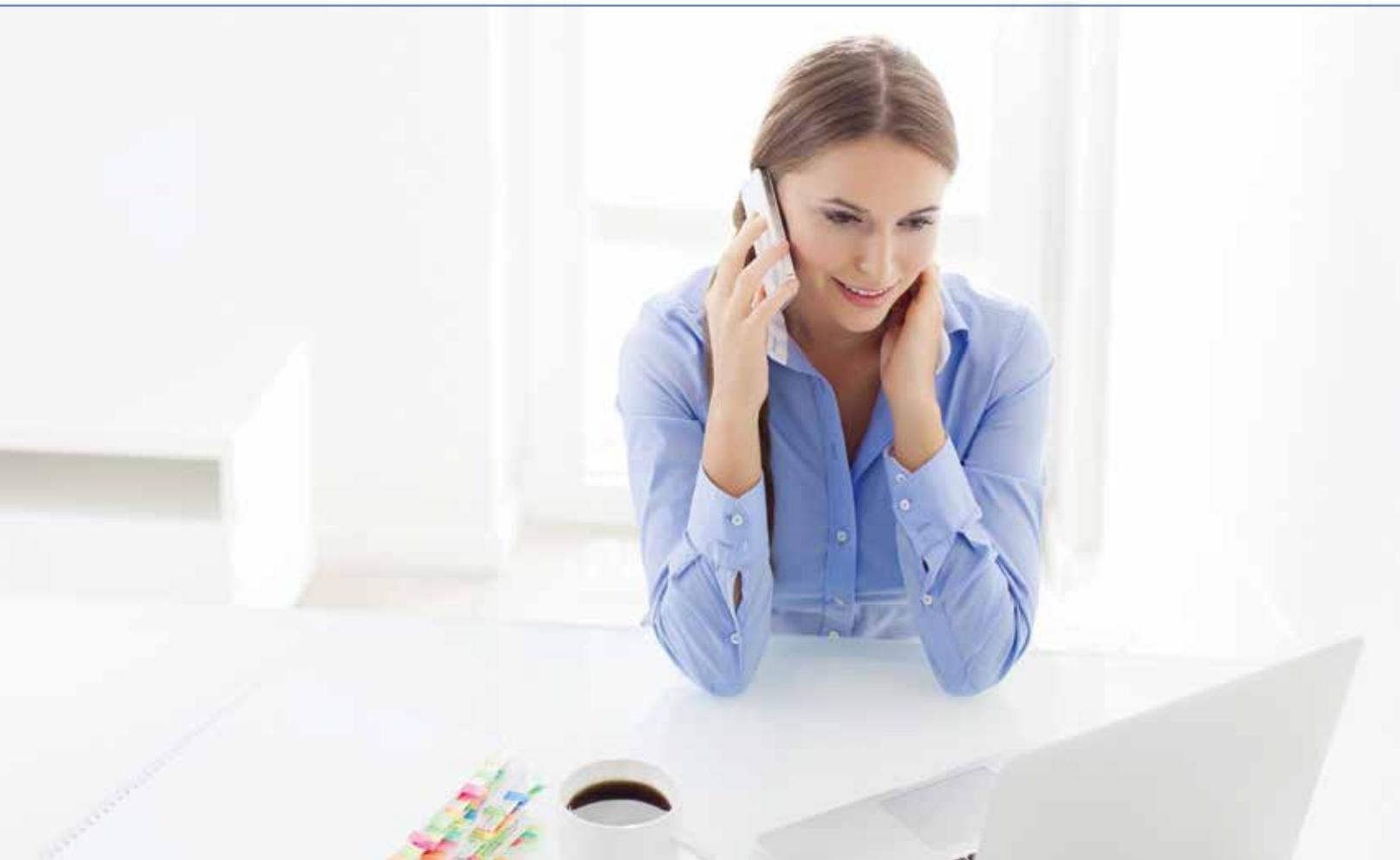
Detection

- 3 Bureau Fraud Alert Placement Assistance



Resolution

- Credit Information review
- ID theft affidavit assistance
- Wallet protection
- Translation service
- Emergency cash advance



EA Conditions and Exclusions

EA is not responsible for the validity of the documents presented by the Beneficiary Representative or by the Executor of the Estate, the accuracy of the contents of the Covered Member's credit report nor is EA responsible for accounts that have been closed by a Covered Member's relative without the Beneficiary Representative's knowledge.

EA is not responsible for the provision of probate or governmental agency services or proceedings relating to the Estate of the deceased Covered Member. EA does not guarantee that its intervention on behalf of the Covered Member duly enrolled in the Beneficiary Companion Program will result in a particular outcome or that its efforts on behalf of the Covered Member will lead to a result satisfactory to the Covered Member. EA services do not include and EA cannot assist the Covered Member for thefts involving non-US bank accounts. EA is neither an insurer nor provider of insurance and nothing in this program is intended to provide a policy of insurance or insurance benefits to any Covered Member. EA reserves the right, in its sole and exclusive discretion, to refuse to provide any Services to a Covered Member for a cause of action that occurred prior to his or her enrollment in the Identity Theft program and/or in the Beneficiary Companion program.

EA shall provide services to all members. On any expenditure for which the member is responsible, EA shall not be obligated to provide services without first securing funds from the member in payment of such expenditure. If the member pays for covered expenses without receiving an approval or authorization in writing from EA, then EA shall not be obligated to reimburse the member for any such expenditure. In the event a member requests a service not included in a program, EA may, in its sole and absolute discretion, provide such benefits or services at the sole expense of the member, including a reasonable fee to EA for its efforts on behalf of the member.

EA provides the services under this program in all countries of the world. However, conditions such as war, natural disaster or political instability may exist in some countries that render assistance services difficult or impossible to provide. In such instances services cannot always be assured. EA shall attempt to assist a member consistent with the limitations presented by the prevailing situation in the area. EA reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit EA to fully provide services. In the event a member travels in any area in which such conditions exist, EA nonetheless shall endeavor to provide services consistent, however, with the risks and conditions then prevailing. EA shall not be responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond EA's control, including but not limited to flight conditions, labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering a service is prohibited by local law or regulations.

Decisions by physicians or other health care professionals employed by or under contract to or designated by EA as to the medical necessity for providing any of the medical services covered by this program are medical decisions based on medical factors and shall be conclusive in determining the need for such services. EA shall not evacuate or repatriate a member if an EA designated physician determines that such transport is not medically advisable or necessary or if the injury or illness can be treated locally. In all cases, the medical professionals, medical facilities or legal counsel suggested by EA to provide direct services to the eligible person pursuant to this program are not employees or agents of EA, and the final selection of any such medical professional, medical facility, or legal counsel is your choice alone. EA assumes no responsibility for the quality or content of any such medical or legal advice or services. EA shall not be liable for the negligence or other wrongful acts or omissions of any of the healthcare or legal professionals providing direct services arising out of or pursuant to this program. The member shall not have any recourse against EA by reason of its suggestion of or contract with any medical professional or attorney.

*Dedicated to excellence.
Your partner in employee benefits.*



KANSAS CITY LIFE

GROUP BENEFITS

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