

## PROVISIONS

### Employee and dependent eligibility

Full-time employees actively working at least 30 hours a week are eligible for coverage. Eligible dependents of an insured individual include the spouse up to age 70 and unmarried children up to age 26. (This provision may vary by state.)

### Participation requirement

Employers are not required to provide any contribution. For Accident, the minimum group size is five insured employees. For Critical Illness, 10 employees must be eligible with a minimum of five enrolled.

### Annual enrollment

Employees and dependents must enroll within 31 days of becoming eligible. If enrollment does not occur within this timeframe then individuals will not be permitted to enroll in the plan until the designated Annual Open Enrollment Period. Changes to coverage are also not permitted until the Annual Open Enrollment Period unless due to a qualifying event.

### Portability – Accident

Portability allows employees and dependents covered under the plan for a minimum of 12 months to continue coverage when coverage terminates as described in the certificate. *Not available in all states.*

### Continuation Benefit – Critical Illness

The Continuation Benefit allows employees and dependents covered under the plan for a minimum of 12 months to continue coverage when it terminates due to termination of: employment; membership in an eligible class; or the insurance of any class of individuals. This benefit will terminate as described in the certificate.

## REQUEST FOR PROPOSAL

For a competitive quote, submit the following information:

- Company name
- Location (city, state, ZIP)
- Nature of business
- Census data including gender and date of birth (or age)
- For Accident, indicate benefit level desired (Low, Medium and High)
- If there is an existing plan, include the following:
  - o Current plan and rates
  - o Current carrier
  - o Experience – paid premium vs. paid claims if more than 100 employees enrolled

Submit this information by email to [groupbenefits@kclife.com](mailto:groupbenefits@kclife.com) or by fax at 816-531-4648.

accident

# worksite – accident

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## ACCIDENT

### Overview

Kansas City Life Insurance Company offers accident insurance to provide benefits for events ranging from accidental injuries to accidental deaths. Payments are made for hospitalization, fractures and dislocations, emergency room visits, diagnostic exams, therapy services and more.

### Available Benefit Levels

Kansas City Life offers three accident benefit levels to meet any client's needs. There are three benefit levels – Low, Medium and High – with varying benefits payable depending on the plan selected. Employers have the option to include the Wellness Benefit\* as well as a Hospital Confinement due to Covered Sickness\* benefit. Portability is available.\*

## OVERVIEW OF MAJOR BENEFIT PROVISIONS –

This list is not all inclusive of all available benefits. These are brief descriptions only, refer to the specimen policy for a full list and complete description of all benefits:

**Accidental Death:** We will pay a benefit if a Covered Person is injured as a result of a Covered Accident and the injury caused the Covered Person to die within 90 days\*\* after the Covered Accident.

**Burns:** The applicable benefit is payable if a Covered Person receives burns as a result of a Covered Accident and is treated by a Physician within 72 hours after the Covered Accident.

**Dislocation:** This benefit is payable if a Covered Person is injured and suffers a dislocation as the result of a Covered Accident. A dislocation is a completely separated joint. It must be diagnosed as a dislocation by a Physician within 90 days after the Covered Accident. The dislocation must be corrected by open (surgical) or closed (non-surgical) reduction.

**Fracture:** The applicable benefit is payable if a Covered Person suffers a fracture as a result of a Covered Accident. A fracture is a break in a bone which can be seen by X-ray. It must be diagnosed as a fracture by a Physician within 90 days after the Covered Accident. The fracture must require open (surgical) or closed (non-surgical) reduction by a Physician.

**Hospitalization:** A benefit is payable if a Covered Person is Confined to a Hospital, a Hospital Sub-Acute Intensive Care Unit or a Hospital Intensive Care Unit due to a Covered Accident.

**Laceration:** A benefit is payable if a Covered Person is injured as a result of a Covered Accident and suffers a laceration. A laceration is a cut. The laceration must be repaired by a Physician within 72 hours after the Covered Accident. The amount We pay will be based on the total length of all lacerations received in any one Covered Accident which require repair.

**Therapy Services:** A benefit is payable for a Covered Person who receives Occupational, Physical or Speech Therapy as the result of a Covered Accident. We will pay up to a maximum of six – 10 visits per Covered Person per Covered Accident.

**Transportation:** A benefit is payable for a Covered Person that must travel from their residence more than 100 miles round trip on Physician's advice for treatment of Injuries as a result from a Covered Accident.

**Wellness Benefit\*:** A benefit is payable for one Wellness test per Calendar Year per Covered Person. Wellness Tests include but are not limited to:

- Annual Physical Exam
- Colonoscopy
- Mammography
- Skin Cancer Biopsy
- Vaccinations

*\*Wellness Benefit, Hospital Confinement due to Covered Sickness benefit, and Portability not available in all states.*

*\*\*May vary by state.*