

true group and voluntary products

EMPLOYER CONTRIBUTION AND PARTICIPATION REQUIREMENTS

Employer paid

- When the employer contributes 100 percent of the cost, 100 percent employee participation is required.
- If the employer contributes less than 100 percent, 75 percent employer participation is required.
- Dental requires the employer to contribute 50 percent of the employee-only cost.
- Life and Disability requires the employer to contribute 25 percent of the monthly premium.

Voluntary

- Voluntary Disability and Dental plans require a minimum of 10 lives or 25 percent of eligible employees, whichever is greater.
- Voluntary Life coverage requires 10 lives or 20 percent of eligible employees, whichever is greater.
- Vision requires two employees to participate.

REQUEST FOR PROPOSAL

For a competitive quote, submit the following information:

- Company name
- Location (city, state, ZIP)
- Nature of business
- Census data – including gender, date of birth (or age) and earnings (if percent of salary benefit is chosen)
- Benefit plan desired
- If there is an existing plan, include the following:
 - Present plan and rates
 - Present carrier
 - Experience – paid premium vs. paid claims
 - Dental and Vision experience is required for groups with more than 100 lives;
 - STD experience is required for groups with more than 100 lives;
 - Life and LTD experience is required for groups with more than 500 lives.

Send the above information by fax to 816-531-4648, or by email to groupbenefits@kclife.com.

dental

true group and voluntary products – dental

OVERVIEW

Employers understand how important benefit plans are in attracting and retaining valuable employees. When you add a Dental plan to your client's benefits package, you are providing one of today's most popular benefits. Kansas City Life Insurance Company is proud to offer comprehensive Dental plans with options that fit the budget of any employer, large or small. Employers may offer Voluntary Dental coverage at a price employees can afford. When your client chooses a Kansas City Life Dental plan, they will be receiving not only a high quality product, but also the professional customer service they deserve.

AVAILABLE PLANS

Kansas City Life Dental plans are flexible enough to meet any client's needs. Employers may elect the traditional indemnity plan that allows employees to seek services from any provider, or the PPO plan that allows employees to experience additional cost savings by using a network provider. In some states, pediatric plans are available.

COVERED SERVICES*

Routine exams and cleanings, X-rays and fluoride treatments are generally covered under Preventive Services. Basic Services may include fillings, oral cancer screening and emergency palliative treatment. Oral surgery will also be included in Basic Services but may be moved to Major Services for additional savings. Major Services include crowns, bridges, dentures and, if elected, implants. Endodontics and periodontics will be included under Major Services, but may be paid under Basic Services. Orthodontia is available. Pediatric plans include medically necessary orthodontia. If selected, teeth bleaching may be covered as a Cosmetic Service.

**Not inclusive of all services covered. The certificate of coverage will outline all benefits.*

ANNUAL MAXIMUMS

A wide range of plan maximums are available. Annual maximums and lifetime orthodontia maximums may be as little as \$500 or as great as \$5,000. Pediatric dental plans are not subject to annual or lifetime maximums.

CO-INSURANCE PERCENTAGES

Co-insurance percentages will vary depending on the type of service. Numerous options are available from traditional 100/80/50 indemnity-style plans to alternatives that provide increased co-insurance percentages for network providers or reduced co-insurance percentages for out of network procedures as a cost-savings alternative.

DEDUCTIBLES

Standard plans waive the deductible for Preventive and Orthodontia Services and include a combined \$50 deductible for Basic and Major Services with a three-time family limit. However, deductibles from \$25 to \$100 are available and may be included on all four types of services as requested. Lifetime deductibles are also an option. Pediatric plan deductibles will vary by state.

WAITING PERIODS

The standard plan does not require a waiting period for Preventive or Basic Services but does include a 12-month waiting period for Major and Orthodontia coverage. With underwriting approval, employers may elect to eliminate all waiting periods from the plan. Pediatric dental plans may not be subject to waiting periods.

DEPENDENT COVERAGE

Eligible dependents include the spouse and unmarried children under age 26. *Specific details of dependent eligibility may vary by state.*

No one may be insured as a dependent of more than one insured individual. If two employees are married, only one may insure the spouse and eligible children.

true group and voluntary products – dental

KANSAS CITY LIFE DENTAL ALLIANCE

The Kansas City Life Dental Alliance is comprised of multiple networks including Connection Dental (primary) and Zelis (secondary). A complete list of providers may be found at www.kclgroupbenefits.com/DentalProvidersSearch.

CLAIMS ADMINISTRATION

Our dedicated, knowledgeable professionals process claims promptly and accurately. Our state-of-the-art claims system and cost-control procedures assure the benefit plan will be properly managed. Kansas City Life accepts claims filed electronically. It is recommended that employees notify the Claims Department, in advance, if they expect dental expenses to exceed \$400. By doing so, employees know approximately how much expense they will incur and the benefits the plan will provide. Benefits under the Kansas City Life plan will coordinate with other group plans so that no more than 100 percent of allowable expenses are paid.

DENTAL RESERVE ACCOUNT/ PREVENTIVE REWARDS

The Dental Reserve Account feature allows enrolled employees and their dependents to save a portion of their calendar year maximum to utilize in the future when they meet the plan's maximum. To qualify for this provision, the plan must cover major services and covered individuals must have been eligible for major services for at least three months.

As an alternative to the Dental Reserve Account, employers may select Preventive Rewards. This feature allows preventive services rendered not count towards the annual calendar year maximum.

The employer may either select the Dental Reserve Account or Preventive Rewards, but not both.

The Dental Reserve Account/Preventive Rewards are not applicable to any pediatric essential health benefits that may be included in the plan.

LATE APPLICANT PROVISION

Employees who have completed the probationary waiting period should enroll for Dental coverage within 31 days of becoming eligible and coverage will be effective on the first day of the month following enrollment. Employees and dependents who do not enroll when first eligible are considered late applicants. Benefits for late applicants are limited to Preventive Services for a minimum of 12 consecutive months. Late applicants will be entitled to full benefits beginning the next calendar year (Jan. 1) following 12 consecutive months of continuous coverage.