

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 group must have been in business for one year.
- 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. All rates are stand alone.
- 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, made up of 1099-contracted employees or are home-based businesses (for Life, STD and LTD) are not eligible.
- If the employer pays 100 percent of the premium, all eligible employees must be enrolled.
  - For Life, STD and LTD – if the employee contributes to or pays 100 percent 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 percent of the cost:
    - Firms with 2 – 4 eligible employees, all must enroll.
    - Firms with 5 – 9 eligible employees requires 75 percent 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 two or more Go2 products.

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

## LONG TERM DISABILITY (LTD)

Employers may choose to provide an LTD benefit plan of 60 percent to a maximum of \$6,000 with either a 90- or 180-day elimination period. A maximum of \$7,500 is available if the top three wage earners qualify.

An Employee Assistance Program (EAP) is included with LTD.

We provide confidential, professional support for personal and work concerns with our EAP, which includes five face-to-face visits per issue, per year for each member and his or her dependents. Services include emotional wellness services, caregiving services, convenience services, legal services and financial services.

## REGULAR OCCUPATION

The occupation the employee is routinely performing when disability begins. We will look at the occupation as it is normally performed in the national economy, instead of how the work tasks are performed for a specific employer or at a specific location.

## GAINFUL OCCUPATION

An occupation that is or can be expected to provide the employee with an income within 12 months of his or her return to work, that exceeds: 80 percent of Indexed Monthly Earnings, if the employee is working; 60 percent of Indexed Monthly Earnings, if he or she is not working.

## DEFINITION OF DISABILITY

The employee is considered disabled when it is determined that, due to Injury or Sickness, the employee is unable:

- To perform all the Material and Substantial Duties of the Regular Occupation; and
- Has a 20-percent or more loss in Indexed Monthly Earnings.

After the Regular Occupation Period of 24 months, disability is determined by the inability to perform the duties of any Gainful Occupation for which the employee is reasonably qualified based on training, education and experience.

The loss of a professional or occupational license or certification does not by itself mean the insured is disabled. The employee must be under the Appropriate Care of a Doctor in order to be considered disabled.

## RETURN TO WORK INCENTIVE

The return to work incentive encourages a disabled individual to return to work, in some capacity, as soon as he or she is able to do so. This incentive applies to all claimants and provides a strong financial incentive to the disabled employee. The return to work incentive allows for payments to be made for individuals who remain disabled after the elimination period, but work while still disabled according to the plan.

The sum of the Gross Monthly Payment plus Disability Earnings may be less than or equal to, but not more than, 100 percent of the Indexed Monthly Earnings. If the sum exceeds 100 percent of the Indexed Monthly Earnings, the payment will be reduced under the policy by the excess amount.

## MAXIMUM PERIOD OF PAYMENT

For a disability that begins before reaching age 60, the Maximum Period of Payment will be until the Social Security Normal Retirement Age (SSNRA) as shown in the table:

YEAR OF BIRTH	SOCIAL SECURITY NORMAL RETIREMENT AGE*
Before 1938	65 years
1938	65 years and 2 months
1939	65 years and 4 months
1940	65 years and 6 months
1941	65 years and 8 months
1942	65 years and 10 months
1943 – 1954	66 years
1955	66 years and 2 months
1956	66 years and 4 months
1957	66 years and 6 months
1958	66 years and 8 months
1959	66 years and 10 months
1960 and after	67 years

*\*Age at which employees are entitled to unreduced Social Security benefits based on the Social Security Amendments of 1983.*

For a disability that begins on or after reaching age 60, the Maximum Period of Payment will be determined according to the following table:

AGE DISABILITY BEGINS	MAXIMUM PERIOD OF PAYMENT
Less than age 60	To SSNRA
60	60 months or to SSNRA, whichever is greater
61	48 months or to SSNRA, whichever is greater
62	42 months or to SSNRA, whichever is greater
63	36 months or to SSNRA, whichever is greater
64	30 months or to SSNRA, whichever is greater
65	24 months
66	21 months
67	18 months
68	15 months
69 and after	12 months