

KANSAS CITY LIFE INSURANCE COMPANY

PRODUCT GUIDE FOR GROUPS WITH 10 OR MORE EMPLOYEES

Products and options may not be available in all states.

Please contact your Kansas City Life Group sales representative for more information.

TRUE GROUP COVERAGE

Standard requirements/provisions	<ul style="list-style-type: none"> • Minimum group size is 10 employees. • Group must be in business at least one year. • Employees must be performing the essential duties of their occupation 30 or more hours per week. • If employer contributes 100% to the cost, 100% employee participation is required. • If employer contributes less than 100% to the cost, 75% employee participation is required. • Applicable waiting periods may apply. 				
	LIFE	STD	LTD	DENTAL	VISION
Elimination periods/co-insurance/co-payments	N/A	0/7/14/30 day for accident; 7/14/30 day for sickness	90 or 180 days	Standard plan In network: 100/90/60/50 Out of network: 100/80/50/50	\$0 / \$10 / \$25
Maximum benefits	Varies by group	60% of weekly earnings; maximum of \$500 up to \$1,500	60% of monthly earnings; maximum of \$6,000 up to \$15,000	Range from \$500 to \$2,500	N/A
Benefit duration	Benefits reduce by: 35% at age 65 55% at age 70 70% at age 75 80% at age 80 Terminates at retirement	Between 9 and 52 weeks	Social Security Normal Retirement Age	N/A	12 or 24 months
Options and/or features	Spouse and dependent coverage; AD&D; Accelerated Death Benefit; Conversion	Recurrent disability; Vocational rehabilitation	Cost of living freeze; Return to work; Recurrent disability; Employee Assistance Program	Orthodontia; Implants; Cosmetic Services*; Endodontics, Periodontics, and Oral Surgery moved between Type II and III services; Dental Reserve Account	In and out of network benefits/ Lens replacement

**Available with P/J/CJ143 and P/J/CJ144 only.*

VOLUNTARY COVERAGE

Standard requirements/provisions	<ul style="list-style-type: none"> • Group must be in business at least two years. • Employees must be performing the essential duties of their occupation 30 or more hours per week. • A minimum of 10 lives or 20% (25% for LTD) of employees, whichever is greater, must participate. Limited benefits may be available to groups with fewer than 10 enrolled. Vision requires a minimum of two lives enrolled. • Applicable waiting periods may apply. 				
	LIFE	STD	LTD	DENTAL	VISION
Elimination periods/co-insurance/co-payments	N/A	0/7/14/30 day for accident; 7/14/30 day for sickness	90 or 180 days	Standard plan In network: 100/90/60/50 Out of network: 100/80/50/50	\$0 / \$10 / \$25
Maximum benefits	\$500,000 or 5 times annual earnings, whichever is less	60% of weekly earnings; maximum of \$100 up to \$1,500	60% of monthly earnings; maximum of \$1,000 up to \$6,000	Range from \$500 to \$2,500	N/A
Benefit duration	Benefits reduce by: 35% at age 65 55% at age 70 70% at age 75 80% at age 80; Terminates at retirement	13 or 26 weeks; 52 weeks available with approval	Social Security Normal Retirement Age	N/A	12 or 24 months
Options and/or features	Spouse and dependent coverage; AD&D; Accelerated Death Benefit; Conversion and Portability; Guarantee issue is \$100,000 for employees, \$50,000 for spouses	Recurrent disability; Vocational rehabilitation	Cost of living freeze; Return to work; Recurrent disability; Employee Assistance Program	Orthodontia; Implants; Cosmetic Services*; Endodontics, Periodontics, and Oral Surgery moved between Type II and III services; Dental Reserve Account	In and out of network benefits/ Lens replacement

**Available with P/J/CJ143 and P/J/CJ144 only.*

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PRODUCT GUIDE FOR GROUPS WITH TWO TO NINE EMPLOYEES

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Go2 PLAN — Both Employer Paid and Voluntary

Standard requirements/provisions	<ul style="list-style-type: none"> • Groups must be in business at least one year. • Employees are eligible after 30 days of continuous full-time service. • Employees must be performing the essential duties of their occupation 30 or more hours per week. • All coverages are guaranteed issue for eligible groups. • Applicable waiting periods may apply. • A minimum of two lines of coverage must be sold. 				
	LIFE	STD	LTD	DENTAL	VISION
Minimum employee participation requirements	2 – 5.....100% 6 – 9..... all but 1	2 – 5.....100% 6 – 9..... all but 1	2 – 5.....100% 6 – 9..... all but 1	2 – 4.....100% 5 – 9.....75%	Minimum of 2 employees enrolled
Elimination periods/co-insurance/co-payments	N/A	1st or 8th day accident; 8th day illness	90 or 180 days	5 plan options with In and Out of Network Benefits	\$0 / \$10 / \$25
Maximum benefits	\$50,000	60% of insured weekly earnings up to \$1,500 per week	60% of insured monthly earnings up to \$6,000 per month	\$1,000 / \$1,500 / \$2,000	N/A
Benefit duration	N/A	13 or 26 weeks	Social Security Normal Retirement Age	N/A	12 or 24 months
Pre-existing condition limitations	N/A	None	12-month look-back period; 6 months treatment free; 24 months of continuous coverage	N/A	N/A
Options and/or features	Dependent life available	Maternity covered same as illness	Partial disability benefit; Employee Assistance Program	Orthodontia/Implants	In and out of network benefits/ Lens replacement

For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policies may be continued in force or discontinued, see your agent or write to the Company. The policy described is cancellable or renewable at the option of the Company. The Company has the right to increase the premium rate after one year. Policies referenced: PJJ/CJ135, PJJ/CJ136, PJJ/CJ139, PJJ/CJ140, PJJ/CJ142, PJJ/CJ143, PJJ/CJ144, and PJJ/CJ147.

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



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