KANSAS CITY LIFE

GROUP BENEFITS

Life and Accidental Death & Dismemberment Benefit Summary

For: City of Pagedale

Division Name: City of Pagedale

Group Number: 26832

Class 3 - AFTA Council Members 20+hrs/wk

Eligible employees are provided a benefit amount of $10,000. Coverage reduces 35 percent of the original amount at age 65. Coverage reduces 50 percent of the original amount at age 70. Coverage terminates at retirement.

Death Benefit

Benefits are paid in the event of an individual's death according to the policy.

Conversion Privilege

If an individual should terminate his or her employment, coverage will be continued for 31 days. During this period, the individual may convert his or her insurance to a permanent, individual Kansas City Life insurance policy without evidence of insurability at Kansas City Life's regular premium rates.

Accidental Death & Dismemberment

Should a covered loss occur after accidental bodily injury or death, on or off the job, a percentage of the basic life amount may be paid.

Value Added Services

All enrolled employees will have 24-hour access to a travel assistance program, ID theft protection and beneficiary companion services through Generali Global Assistance (GGA).

- Travel Assistance – GGA will provide assistance in case of an emergency when traveling more than 100 miles away from home. Emergencies may include medical emergencies, mass casualty and global crises.
- Beneficiary Companion – The death of a family member triggers a series of tasks that require immediate attention. Attempting to remember all of the necessary notifications and cancellations may be overwhelming. This program allows beneficiaries to focus on the healing process while GGA handles the administrative details that will protect them and their families.
- Identity Theft Protection and Assistance provides access to GGA 24 hours a day, 7 days a week to assist with ID theft prevention and resolution.

This outline is intended to be a brief summary of your benefits and does not include all plan provisions and limitations. Details of your benefits may be found in your certificate booklet. If there are any discrepancies between this outline and the certificate, the certificate governs.

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Life and Accidental Death & Dismemberment Benefit Summary

For: City of Pagedale

Division Name: City of Pagedale

Group Number: 26832

Class 2 - AOFTA EEs 20+hrs/wk, excludes Council Members

Eligible employees are provided a benefit amount of $25,000. Coverage reduces 35 percent of the original amount at age 65. Coverage reduces 50 percent of the original amount at age 70. Coverage terminates at retirement.

Death Benefit

Benefits are paid in the event of an individual's death according to the policy.

Conversion Privilege

If an individual should terminate his or her employment, coverage will be continued for 31 days. During this period, the individual may convert his or her insurance to a permanent, individual Kansas City Life insurance policy without evidence of insurability at Kansas City Life's regular premium rates.

Accidental Death & Dismemberment

Should a covered loss occur after accidental bodily injury or death, on or off the job, a percentage of the basic life amount may be paid.

Value Added Services

All enrolled employees will have 24-hour access to a travel assistance program, ID theft protection and beneficiary companion services through Generali Global Assistance (GGA).

- Travel Assistance – GGA will provide assistance in case of an emergency when traveling more than 100 miles away from home. Emergencies may include medical emergencies, mass casualty and global crises.
- Beneficiary Companion – The death of a family member triggers a series of tasks that require immediate attention. Attempting to remember all of the necessary notifications and cancellations may be overwhelming. This program allows beneficiaries to focus on the healing process while GGA handles the administrative details that will protect them and their families.
- Identity Theft Protection and Assistance provides access to GGA 24 hours a day, 7 days a week to assist with ID theft prevention and resolution.

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KANSAS CITY LIFE

GROUP BENEFITS

Life and Accidental Death & Dismemberment Benefit Summary

For: City of Pagedale

Division Name: City of Pagedale

Group Number: 26832

Class 1 - AFTA First Responders 20+hrs/wk

Eligible employees are provided a benefit amount of $25,000. Coverage reduces 35 percent of the original amount at age 65. Coverage reduces 50 percent of the original amount at age 70. Coverage terminates at retirement.

Death Benefit

Benefits are paid in the event of an individual's death according to the policy.

Conversion Privilege

If an individual should terminate his or her employment, coverage will be continued for 31 days. During this period, the individual may convert his or her insurance to a permanent, individual Kansas City Life insurance policy without evidence of insurability at Kansas City Life's regular premium rates.

Accidental Death & Dismemberment

Should a covered loss occur after accidental bodily injury or death, on or off the job, a percentage of the basic life amount may be paid.

Value Added Services

All enrolled employees will have 24-hour access to a travel assistance program, ID theft protection and beneficiary companion services through Generali Global Assistance (GGA).

- Travel Assistance – GGA will provide assistance in case of an emergency when traveling more than 100 miles away from home. Emergencies may include medical emergencies, mass casualty and global crises.
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