KANSAS CITY LIFE

GROUP BENEFITS

# Voluntary Life, Accidental Death & Dismemberment and Dependent Benefit Summary

For: City of Pagedale
Division Name: City of Pagedale
Group Number: 26832

Class 1 - AFTA EEs 30+hrs/wk, excludes Council Members

Eligible employees may elect a benefit amount in increments of $10,000 with a minimum of $10,000 and a maximum of $100,000 or 5 times Annual Salary, whichever is less. Amounts in excess of $50,000 will require satisfactory evidence of insurability. For employees age 70 and older, the guarantee issue amount is $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 reduces 70 percent of the original amount at age 75. Coverage reduces 80 percent of the original amount at age 80. Coverage terminates at retirement.

You may elect a benefit amount for your spouse in increments of $5,000 with a minimum of $5,000 and a maximum of $50,000 or one half of Your elected amount, whichever is less. Amounts in excess of $25,000 will require satisfactory evidence of insurability. Coverage may cease at age 70, please check your policy for details. The benefit amount for your child(ren) is elected from increments of $2,500 to a maximum of $10,000 or one half of your elected amount, whichever is less.

**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.

**Rates**

| Employee Age | | Employee Age | | Employee Age | |
|---|---|---|---|---|---|
| 0 - 29 | 0.102 / per $1,000 | 45 - 49 | 0.338 / per $1,000 | 65 - 69 | 1.843 / per $1,000 |
| 30 - 34 | 0.135 / per $1,000 | 50 - 54 | 0.520 / per $1,000 | 70 - 74 | 3.156 / per $1,000 |
| 35 - 39 | 0.176 / per $1,000 | 55 - 59 | 0.776 / per $1,000 | 75 - 100 | 11.577 / per $1,000 |
| 40 - 44 | 0.238 / per $1,000 | 60 - 64 | 1.065 / per $1,000 | | |

Dependent Children: 0.716 / per $2,500

*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.*

Spouse rate based on employee age.

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