



**KANSAS CITY LIFE**

**GROUP BENEFITS**

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

For: Fine Laboratories, Inc.

Division Name: Fine Laboratories, Inc.

Group Number: 21619

**Class 1**

Eligible employees may elect a benefit amount in increments of \$10,000 with a minimum of \$20,000 and a maximum of \$200,000. Amounts in excess of \$100,000 will require satisfactory evidence of insurability. For employees age 70 and older, the guarantee issue amount is \$25,000. Coverage reduces 35 percent of the original amount at age 65. Coverage reduces 55 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 \$10,000 and a maximum of \$50,000. Coverage will cease at age 70. The benefit amount for your child(ren) is elected from increments of \$2,500 to a maximum of \$10,000. Infants will be covered for \$1,500.

**Death Benefit**

Benefits are paid in the event of an individual's death at any time or place, from any cause. If a covered person dies by suicide within 2 years of being covered under the KCL policy or the prior carrier plan, the life insurance benefit payable will be based on the total premium collected.

**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 Europ Assistance, USA.

- Travel Assistance – EA 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 EA handles the administrative details that will protect them and their families.
- Identity Theft Protection and Assistance provides access to EA 24 hours a day, 7 days a week to assist with ID theft prevention and resolution.

**Rates**

<b>Employee Age</b>		<b>Employee Age</b>		<b>Employee Age</b>	
0 - 29	0.100 / per \$1,000	45 - 49	0.340 / per \$1,000	65 - 69	1.850 / per \$1,000
30 - 34	0.130 / per \$1,000	50 - 54	0.520 / per \$1,000	70 - 74	3.160 / per \$1,000
35 - 39	0.170 / per \$1,000	55 - 59	0.780 / per \$1,000	75 - 100	11.610 / per \$1,000
40 - 44	0.240 / per \$1,000	60 - 64	1.070 / per \$1,000		

Dependent Children: 0.650 / per \$2,500

Spouse rate based on employee age.

*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.*