Life Insurance

Kansas City Life
Insurance Company

Group
Benefits

Do you have a spouse, dependent children or a parent in your life who relies on you for support? If the answer is "Yes," life insurance may be the choice for you.

Given the loss of the primary wage earner, 1 in 3 households would have immediate trouble paying living expenses.

Source: *2016 Insurance Barometer Study, Life Happens and LIMRA.*

93% of U.S. workers with employer-based life insurance benefits believe most people need life insurance.

Source: *2015 Life Insurance Awareness Month Fact Sheet, LIMRA.*

Life insurance continues to be an integral part of an employer's benefits package. Today, employees have come to recognize that having life insurance is a necessity. Stories of loved ones leaving behind families with no financial protection are becoming all too familiar. Kansas City Life Insurance Company's Group Life plan can help you get the protection and comfort you need.

Take this opportunity to review the life insurance benefits available to you on behalf of Forestadent USA, Inc..

Benefit Summary

All Other Full-time active employees working 30 hours per week year-round, who are U.S. Citizens or legal U.S. residents and are performing the duties of their occupation on their last scheduled working day immediately preceding the effective date of the plan are eligible for insurance on that effective date.

Your benefit coverage is $20,000.

Coverage reduces 50 percent at age 70. Coverage terminates at retirement.

**May vary by state.*

LIFE BENEFIT SUMMARY FOR
Forestadent USA, Inc.

Accidental Death & Dismemberment

The amount shown is paid if a covered loss occurs within 90 days after accidental bodily injury or death, on or off the job.

Loss of	Percentage of Amount Insured
Life	100%
Movement of both upper and lower limbs (Quadriplegia)	100%
Movement of three limbs (Triplegia)	75%
Movement of both lower limbs (Paraplegia)	75%
Movement of both upper and lower limbs on one side of the body (Hemiplegia)	50%
One hand, one foot or sight of one eye	50%
Speech or hearing	50%
Movement of one limb (Uniplegia)	25%
Thumb and index finger only	25%

Kansas City Life will not pay more than 100 percent of the amount insured for all losses sustained by an individual in one accident. Only the largest amount shown will be paid for injuries to the same limb resulting from any single accident.

Additional Benefits
Waiver of Premium
Conversion Privilege
Accelerated Death Benefit
Spouse Education Benefit
Child(ren) Education Benefit
AD&D Benefits include: Seat Belt/Air Bag Benefit, Repatriation Benefit

This outline is intended to be a summary of your benefits and does not include all plan provisions and limitations. Details of your benefits can be found in your certificate of coverage, provided to you at a later date. If there are any discrepancies between this outline and the group certificate, the group certificate governs.

This is a brief description only and is not a contract. The Group Master Policy will determine all rights and benefits. For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force or discontinued, see your agent or write to the Company. The policy is cancellable or renewable at the option of the Company. The Company has the right to increase the premium rates. Coverage is not available in all states

Policy and certificate referenced: PJ136/CJ136

Enroll today!

Complete, sign and turn in your enrollment form to Human Resources and know that you have taken an important step to help offset a financial burden in the event of an untimely death.

Dedicated to excellence.
Your partner in employee benefits.

Underwritten by:
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