

# Accident

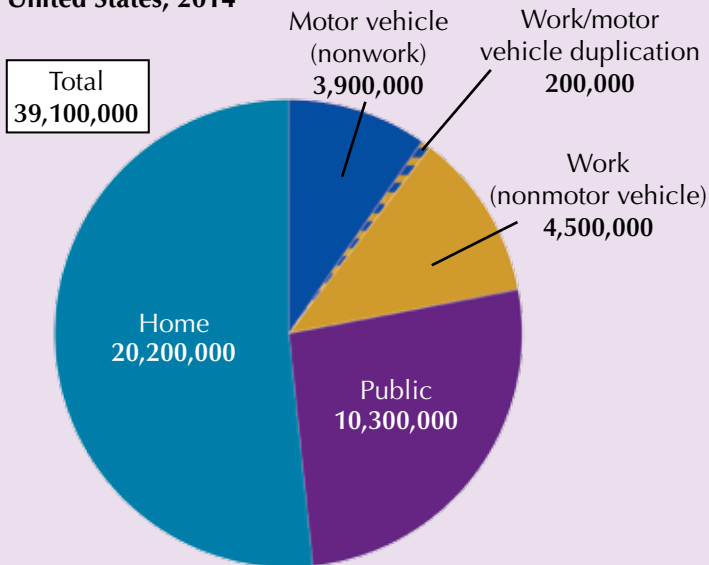
## KANSAS CITY LIFE INSURANCE COMPANY

Kansas City Life Insurance Company offers accident insurance to provide benefits for events ranging from accidental injuries to accidental deaths. Payments are made for hospitalization, fractures and dislocations, emergency room visits, diagnostic exams, therapy services and more.

### Who needs accident insurance?

- One in every eight U.S. residents sought medical attention for an unintentional injury in 2014.
- More than 40 million visits to a hospital emergency department in 2011 were due to injuries.
- One of 16 people in the U.S. consulted with a medical professional due to an unintentional injury in the home in 2014.
- In the U.S. in 2014, basketball and bicycle riding injuries each resulted in more than one-half of a million emergency department visits.
- The 2014 national economic impact of unintentional injuries amounted to \$853.4 billion.

### Unintentional medically consulted injuries by class, United States, 2014



Source: National Safety Council, Injury Facts, 2016 Edition

### Accident insurance: Benefits when needed

An accident can happen to anyone at any time. Recovery is something that can strain a family's budget when unexpected out-of-pocket expenses add up. With accident insurance, directly paid benefits can help take care of expenses associated with a covered injury and related services.

### Easy-to-offer benefits

- Benefits for employees and their loved ones that are payable regardless of other coverage
- Easy enrollment with payroll deduction and ability to increase or decrease coverage during annual enrollment period
- Policies issued with a minimum of only five enrolled employees

### Protection against the unexpected

While the benefit amounts may vary, the Kansas City Life Accident policy offers the following **standard features**:

- Hospital\* admission and confinement due to a Covered Accident
- Air and ground ambulance
- Emergency room treatments
- Fractures, dislocations, burns and lacerations
- Surgery
- Transitional services and treatments including prosthetic devices and therapy services
- Accidental Death and Dismemberment benefits
- Coverage for spouse and children
- Portability

These **optional features\*\*** also apply:

- Annual Wellness benefit is payable to the employee for receiving an approved covered wellness screening. Nearly 28 tests may be covered, including blood tests for triglycerides, mammography, chest X-ray, colonoscopy, pap smear, PSA blood test for prostate cancer, electrocardiogram and echocardiogram.
- On-the-job coverage.
- Hospital confinement due to Covered Sickness.

\*Hospital does not include: a nursing home, an extended care facility, a skilled nursing facility, a rest home or home for the aged, a rehabilitation center, a place for alcoholics or drug addicts or an assisted living facility.

\*\*Not all optional features are available in all states.

## Benefit levels

Benefits are payable once per Covered Accident unless otherwise noted. A full list of covered injuries, benefits and amounts payable can be found in the Master Policy. Insured employees will receive only the benefit level printed in the policy and certificates as selected and issued.

	High	Medium	Low
Wellness benefit (Optional/once per year)	\$100	\$75	\$50
Hospital admission	\$1,500	\$1,000	\$750
Air/ground ambulance	\$1,500/\$500	\$900/\$300	\$600/\$200
Emergency room treatment/ Emergency Treatment in a Physician Office/Urgent Care Facility	\$150/\$100	\$150/\$75	\$100/\$50
Fractures – bone (Benefit payable varies by type)	up to \$7,500	up to \$6,500	up to \$5,000
Dislocations (Benefit payable varies by type)	up to \$6,000	up to \$5,000	up to \$4,000
Burns – second/third degree (Based on size)	\$1,500/up to \$15,000	\$1,000/up to \$10,000	\$500/up to \$7,500
Lacerations repaired by stitches (Based on length)	up to \$750	up to \$650	up to \$500
Eye injury with surgical repair	\$400	\$300	\$200
Tendon/ligament/rotator cuff with surgical repair	1: \$1,000 2+: \$1,500	1: \$800 2+: \$1,200	1: \$600 2+: \$900
Physician follow-up visit (Two per Covered Accident)	\$100	\$75	\$50
Accidental death (Not payable with Common Carrier)			
Employee	\$100,000	\$50,000	\$25,000
Spouse	\$40,000	\$20,000	\$10,000
Child	\$20,000	\$10,000	\$5,000

## Let's see how it works

Here is a hypothetical example of how the Kansas City Life Accident plan pays. A covered employee falls from a ladder and is transported via ambulance to the hospital emergency room. The accident payments based on the Medium Plan are:

Ground ambulance services	\$ 300
Emergency room treatment	\$ 150
Medical imaging	\$ 200
Fractured tibia – open reduction	\$ 2,000
Dislocated ankle – closed reduction	\$ 375
Hospital admission	\$ 1,000
Hospital confinement (1 day)	\$ 200
Appliances (crutches)	\$ 150
Follow-up visits (2 visits)	\$ 150
Six physical therapy visits (\$25 each)	\$ 150
<b>Total benefits paid:</b>	<b>\$ 4,675</b>

*\*Cost of treatment and benefit amounts may vary. This hypothetical example is for illustrative purposes only.*

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: PJ145/CJ145

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Your partner in employee benefits.*



**KANSAS CITY LIFE**

**GROUP BENEFITS**

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