

Long Term Disability

KANSAS CITY LIFE INSURANCE COMPANY

Kansas City Life Insurance Company offers long term disability (LTD) coverage you need at a price you can afford. When you purchase disability coverage from Kansas City Life, you will also receive the professional customer service you deserve and expect from an insurance provider.

Flexible plan design

- Specialized plan designs may be created to meet employer cost objectives
- Funding options available include 100% employer paid, shared employer and employee cost plans and 100% employee-paid plans
- Group pricing means quality plans at an affordable cost

Standard benefits

While the standard benefits are noted below, options may be available.

- **Monthly Benefit Amounts:** range from \$500 to \$15,000 based on salary qualifications
- **Benefit Duration:** Social Security Normal Retirement Age (SSNRA)
- **Elimination Period:** option of 30 days to 365 days
- **Accumulation of the Elimination Period:** up to two times the Elimination Period
- **Pre-existing Conditions Limitation:** 3/12
- **Minimum Monthly Benefit:** \$100 or 10%
- **Survivor Benefit:** three months is standard
- **Vocational Rehabilitation Benefit:** additional benefit of 5% to a maximum of \$500 per month

Policy and certificate referenced: PJ/CJ140. Coverage and/or options may not be available in all states.

For costs and further details of the coverage, including exclusion, 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 described is cancellable or renewable at the option of the Company. The Company has the right to increase the premium rates.

Special features

- **Unlimited Work Incentive Benefit:** Disabled employees who are able to work in a limited capacity may be able to receive up to 100% of the pre-disability earnings before benefit reductions.
- **Vocational Rehabilitation Services:** Rehabilitation services are available to assist claimants in returning to work to the extent they are able.
- **Worksite Modification Benefit:** The employer may be reimbursed up to 100% of reasonable costs incurred when modifications are needed in the workplace to accommodate a person's return to work.
- **Pursuing Social Security Disability Income (SSDI) Benefits:** The claimant receives support in pursuing a claim for SSDI benefits when there is a reasonable belief that he or she may qualify.
- **Recurrent Disability:** If a person has a recurrent disability after returning to work for fewer than six months, the disability is treated as part of the prior claim, which means another elimination period does not need to be completed.
- **Advanced Survivor Benefit:** An employee may receive this benefit prior to death if he/she has been diagnosed with a terminal illness.

Customizable

Many additional benefits to help customize plans.

- Progressive Disease
- Education Benefit
- Retirement Contribution
- Supplemental Disability
- Medical or COBRA Premium Disability
- Child or Family Care Expense Benefit
- Definition of Disability with either Loss of Duties or Earnings Loss
- Accidental Dismemberment and Loss of Sight
- Infectious and Contagious Disease

Additional options are available.

Do you know why your employees may need LTD coverage?

Consider these facts:

- Studies show that a 20-year-old worker has a 1 in 4 chance of becoming disabled before reaching full retirement age.¹
- Only 48% of American adults indicate they have enough savings to cover three months of living expenses.²
- The 5 most common reasons for long-term disability claims are musculoskeletal disorders, cancer, pregnancy, mental health issues and injuries of the muscles and ligaments.³
- \$1,197 a month was the average Social Security Disability Income (SSDI) benefit in January 2018.⁴

LTD could pay a portion of employees' salaries if an employee was unable to work due to disability.

- Returning employees to work is often the best solution and LTD benefits may be payable when your employees are only able to work on a part-time basis.
- If your employee is unable to return to work in his or her previous occupation, LTD insurance can provide vocational rehabilitation services to help that person return to work in another occupation.
- If your employee is unable to work indefinitely at any occupation, LTD claim experts can help the employee apply for the SSDI benefits for which he or she may be entitled.

Who we are

Since 1895, Kansas City Life Insurance Company has been dedicated to the tradition of honesty, integrity and sound business practices upon which the Company was founded. We have seen policyholders through world wars, the Great Depression and various periods of recession and inflation. The wisdom behind our corporate philosophy of protection and safety for our policyholders has never been more important.

Kansas City Life is known for long-term relationships, high quality work and high broker and associate loyalty. Every product we sell is backed by more than a century of financial security. We are one of the few active national financial services companies to be led by the same family for four generations, yet we are a publicly traded company. In an ever-changing world, you can count on Kansas City Life to be with you now and in the years to come.

Service

Kansas City Life excels in service and believes every client is important. You can expect a timely approval and issue process when you select Kansas City Life as your carrier. Your phone calls are answered by an individual – not an automated device – and all calls are returned the same day. Every group is assigned a specific administrative team which handles billing, eligibility and premium collection. And, when the need arises, claims are paid accurately and timely. We deliver service you expect and deserve.

¹<https://www.ssa.gov/pubs/EN-05-10029.pdf> ²Federal Reserve, *Report on the Economic Well-Being of U.S. Households in 2016 (PDF)*, page 26. ³Integrated Benefits Institute, *Health and Productivity Benchmarking 2016 (released November 2017), Long-Term Disability, All Employers. Condition-specific results.* ⁴Social Security Administration, *Monthly Statistical Snapshot, February 2018.*



KANSAS CITY LIFE

GROUP BENEFITS

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