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# Group Insurance Benefits

## Lake Tahoe Unified School District

Life and AD&D Insurance

Class 01



**KANSAS CITY LIFE**  
**INSURANCE COMPANY**



## ***Notice of Protection Provided by California Life and Health Insurance Guarantee Association***

This notice provides a brief summary regarding the protections provided to policyholders by the California Life and Health Insurance Guarantee Association (“the Association”). The purpose of the Association is to assure that policyholders will be protected, within certain limits, in the unlikely event that a member insurer of the Association becomes financially unable to meet its obligations. Insurance companies licensed in California to sell life insurance, health insurance, annuities, and structured settlement annuities are members of the Association. The protection provided by the Association is not unlimited and is not a substitute for consumers' care in selecting insurers. This protection was created under California law, which determines who and what is covered and the amounts of coverage.

Below is a brief summary of the coverages, exclusions, and limits provided by the Association. This summary does not cover all provisions of the law, nor does it in any way change anyone's rights or obligations or the rights or obligations of the Association.

### **COVERAGE**

#### ***Persons Covered***

Generally, an individual is covered by the Association if the insurer was a member of the Association and the individual lives in California at the time the insurer is determined by a court to be insolvent. Coverage is also provided to policy beneficiaries, payees, or assignees, whether or not they live in California.

#### ***Amounts of Coverage***

The basic coverage protections provided by the Association are as follows.

##### ***Life Insurance, Annuities, and Structured Settlement Annuities***

For life insurance policies, annuities, and structured settlement annuities, the Association will provide the following:

##### ***Life Insurance***

- 80% of death benefits but not to exceed \$300,000
- 80% of cash surrender or withdrawal values but not to exceed \$100,000

##### ***Annuities and Structured Settlement Annuities***

- 80% of the present value of annuity benefits, including net cash withdrawal and net cash surrender values but not to exceed \$250,000

The maximum amount of protection provided by the Association to an individual, for all life insurance, annuities, and structured settlement annuities is \$300,000, regardless of the number of policies or contracts covering the individual.

##### ***Health Insurance***

The maximum amount of protection provided by the Association to an individual, as of March 31, 2022, is \$637,989. This amount will increase or decrease based upon changes in the health care cost component of the consumer price index to the date on which an insurer becomes an insolvent insurer. Changes to this amount will be posted on the Association's website [www.califega.org](http://www.califega.org).

(Continued on Reverse Side)

## **COVERAGE LIMITATIONS AND EXCLUSIONS FROM COVERAGE**

The Association may not provide coverage for this policy. Coverage by the Association generally requires residency in California. You should not rely on coverage by the Association in selecting an insurance company or in selecting an insurance policy.

The following policies and persons are among those that are excluded from Association coverage:

- A policy or contract issued by an insurer that was not authorized to do business in California when it issued the policy or contract
- A policy issued by a health care service plan (HMO), a hospital or medical service organization, a charitable organization, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company, an insurance exchange, or a grants and annuities society
- If the person is provided coverage by the guaranty association of another state
- Unallocated annuity contracts; that is, contracts which are not issued to and owned by an individual and which do not guaranty annuity benefits to an individual
- Employer and association plans, to the extent they are self-funded or uninsured
- A policy or contract providing any health care benefits under Medicare Part C or Part D
- An annuity issued by an organization that is only licensed to issue charitable gift annuities
- Any policy or portion of a policy which is not guaranteed by the insurer or for which the individual has assumed the risk, such as certain investment elements of a variable life insurance policy or a variable annuity contract
- Any policy of reinsurance unless an assumption certificate was issued
- Interest rate yields (including implied yields) that exceed limits that are specified in Insurance Code Section 1067.02(b)(2)(C)

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### **NOTICES**

Insurance companies or their agents are required by law to give or send you this notice. Policyholders with additional questions should first contact their insurer or agent. To learn more about coverages provided by the Association, please visit the Association's website at [www.califega.org](http://www.califega.org), or contact either of the following:

California Life and Health Insurance  
Guarantee Association  
2377 Gold Meadow Way, Suite 100  
Gold River, California 95670  
(916) 631-1581

California Department of Insurance  
Consumer Communications Bureau  
300 South Spring Street  
Los Angeles, CA 90013  
(800) 927-4357

**Insurance companies and agents are not allowed by California law to use the existence of the Association or its coverage to solicit, induce, or encourage you to purchase any form of insurance. When selecting an insurance company, you should not rely on Association coverage. If there is any inconsistency between this notice and California law, then California law will control.**



**KANSAS CITY LIFE  
INSURANCE COMPANY**

*Important Notice*

*We are here to serve you...*

As our policyholder, your satisfaction is very important to us. Should any questions arise regarding your insurance, please contact your agent. If you have additional questions, you may contact:

**Group Department  
Kansas City Life Insurance Company  
3520 Broadway  
PO Box 219425  
Kansas City, MO 64121-9425  
Telephone: 816-753-7000**

*If you are not satisfied...*

If you are unable to obtain satisfaction from the agent or the company, you may write or call:

**Consumer Services Bureau  
California Department of Insurance  
300 South Spring Street  
Los Angeles, California 90013  
Consumer Hotline: 1-800-927-HELP  
(1-800-927-4357)  
Out-of-area callers: 1-213-897-8921  
Hearing-impaired callers: 1-800-482-4833 (4TDD)**



## Certificate of Group Insurance

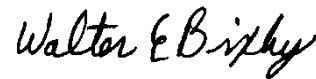
Kansas City Life Insurance Company certifies that in accordance with and subject to the terms of the Group Life Insurance Policy, You are insured for the benefits described in this certificate. Your insurance is subject in every respect to the terms of the Group Life Insurance Policy which alone constitutes the contract under which payments are made.

This certificate summarizes the principal provisions of the Group Life Insurance Policy. This is not a contract nor does it modify or amend the Group Life Insurance Policy. This certificate supersedes and replaces any which may have been issued to You previously.

Signed for Kansas City Life Insurance Company, a stock company, at its Home Office, 3520 Broadway, PO Box 219425, Kansas City, MO 64121-9425, Toll Free 1-877-266-6767.



Secretary



President, CEO, and Vice Chairman

### **THIRTY DAY RIGHT TO EXAMINE CERTIFICATE FOR CERTIFICATEHOLDERS 65 AND OVER**

**The Company urges you to examine this certificate closely. If you choose to cancel the certificate and return it for cancellation, by mail or other delivery method, within the 30-day examination period, the return shall void the certificate from the beginning, and the parties shall be in the same position as if a certificate had not been issued. All premiums paid shall be fully refunded to you by The Company in a timely manner.**

## **Guide to Certificate Provisions**

Schedule of Benefits.....	3
Benefit and Premium Schedule.....	4
Definition of Certain Terms.....	5
General Provisions .....	7
Eligibility and Effective Dates .....	8
Beneficiary.....	9
Termination Provisions .....	10
Life Insurance.....	11
Conversion Privilege.....	12
Accelerated Death Benefit .....	13
Waiver of Premium Benefit.....	14
Accidental Death and Dismemberment (AD&D) Benefit.....	16
Seat Belt/Air Bag Benefit.....	18
Repatriation Benefit .....	19
Child(ren) Education Benefit .....	20
Spouse Education Benefit.....	21



## Schedule of Benefits

**Policyholder**

Lake Tahoe Unified School District

**Policy Number**

27216

**Policy Effective Date**

October 1, 2022

**Employer**

Lake Tahoe Unified School District

**Classes of Eligible Individuals**

**Class 01:** All Full-Time Active Employees working 30 or more hours per week

Employees must be U.S. citizens or legal residents of the U.S. excluding temporary, seasonal or part-time Employees.

**Waiting Period**

As noted in Your Employer's Group Life Insurance Policy

## Benefit and Premium Schedule

<u>CLASSIFICATION OF INDIVIDUAL</u>	<u>AMOUNT OF LIFE INSURANCE</u>	<u>AMOUNT OF ACCIDENTAL DEATH AND DISMEMBERMENT*</u>
Class 01: All Full-Time Active Employees working 30 or more hours per week	\$65,000	\$65,000

Employees must be U.S. citizens or legal residents of the U.S. excluding temporary, seasonal or part-time employees.

Coverage reduces 35% at Your age 65, 55% of the original amount at Your age 70, 70% of the original amount at Your age 75 and 80% of the original amount at Your age 80. Coverage ceases at Your Retirement from the Policyholder.

CONTRIBUTIONS FROM INSURED INDIVIDUALS ARE: Required

Waiver of Premium is included.

Accelerated Death Benefit is included.

\*AD & D includes the following riders:

- Seat Belt/Air Bag Benefit
- Repatriation Benefit
- Child(ren) Education Benefit
- Spouse Education Benefit

## Definition of Certain Terms

### **Actively-at-work**

You are considered Actively-at-work with the Employer on a day that is Your regularly scheduled workday, if You are performing the material and substantial duties of Your job in the usual manner at Your regular place of employment on a full-time basis for a minimum of 30 hours per week. You will be deemed to be Actively-at-work on a day that is not one of Your scheduled workdays only if You were Actively-at-work on the preceding scheduled workday.

### **Amount of Life Insurance**

The amount elected on the Enrollment Form, as approved by the Company.

### **Annual Salary**

Your annual fixed rate of compensation in effect immediately prior to the date of loss, excluding overtime, bonuses, expenses, allowances, and other compensation except commissions. Commissions will be included for the preceding 24 months or from the date of employment, whichever is less.

Your Amount of Insurance will be calculated based on the lesser of Your Annual Salary as calculated above or the premium amount actually received by Us.

### **Beneficiary**

The person designated by You to receive the proceeds of the policy payable upon a Covered Person's death.

### **Company**

Kansas City Life Insurance Company, a Missouri corporation, whose Home Office is 3520 Broadway, PO Box 219425, Kansas City, MO 64121-9425, and telephone number is (816) 753-7000. The Company is also referred to as We, Our or Us.

### **Covered Person**

All individuals whose insurance is in force under the policy.

### **Employee**

A person who works the minimum number of regularly scheduled hours for the Employer indicated on the Schedule of Benefits. This specifically excludes a Retired Employee. An Employee is not someone who is temporary or seasonal; who is a consultant to the Employer; who is a subcontractor or independent contractor; or who is a member of the board of directors of the Employer. Owners, partners, and sole proprietors are considered to be Employees only if they work the minimum number of regularly scheduled hours for the Employer.

### **Employer**

The Employer and covered Subsidiaries, Divisions or Affiliates as indicated in the Group Life Insurance Policy in Section 1 Policy Data.

### **Enrollment Form**

A form provided by or acceptable to Kansas City Life which may be used for the purpose of collecting coverage information from You.

### **Evidence of Insurability**

A statement of an individual's current health and medical history upon which Kansas City Life Insurance Company will determine acceptance for insurance.

### **Group Life Insurance Policy**

The policy of insurance made by the Company and the Policyholder to insure individuals participating in the plan.

### **Guaranteed Issue Amount**

The maximum Amount of Life Insurance which is available to You without Evidence of Insurability. The Guaranteed Issue Amount only applies at initial eligibility.

### **Policyholder**

The entity to which the Group Life Insurance Policy is issued.

### **Principal Sum**

The amount of the Accidental Death & Dismemberment Benefit. The Principal Sum will be the same as the Amount of Life Insurance elected on the Enrollment Form, as approved by the Company.

**Retirement, Retired** means the earlier of the following:

- 1) the date Your retirement pension benefits commence under any law of federal state, county, or municipal retirement system if such pension benefits include any credit for employment with the Policyholder;
- 2) the date Your retirement pension benefits commence under any plan which the Policyholder sponsors, makes or has made contributions to; or
- 3) the date Your retirement benefits commence under the United States Social Security Act, or under any similar plan or act.

**You/Your**

The Insured Employee to whom this certificate is issued.

## General Provisions

### **When can this plan be contested?**

Except for non-payment of premium, Your coverage under this Policy cannot be contested after two years from the date You become covered under this plan.

No statement relating to insurability will be used to contest the insurance for which the statement was made after the insurance has been in force for two years during the individual's lifetime. In order to contest coverage, the statement must be in writing and signed by the affected individual.

### **Can We have a claimant examined or request an autopsy?**

We reserve the right to have a claimant examined and to have an autopsy performed, if not forbidden by law. Any such examinations will be as reasonably required by Us and at Our expense.

### **When can legal action be taken?**

Legal action cannot be taken against Us:

- 1) sooner than 60 days after proof of loss has been furnished; or
- 2) three or more years after the time proof of loss is required to be furnished according to the terms of the Policy.

### **How does this plan affect Workers' Compensation coverage?**

The policy does not replace Workers' Compensation or affect any requirement for Workers' Compensation coverage.

## Eligibility and Effective Dates

### How do I apply for coverage?

You need to complete, sign, and return an individual Enrollment Form to set up Your insurance record.

### What are the eligibility requirements?

You must be a member of one of the classes of individuals eligible for insurance shown in the Schedule of Benefits and complete the waiting period on or after the effective date of the Group Life Insurance Policy.

The waiting period as shown in the Schedule of Benefits is the time period that You must be employed by the Policyholder and Actively-at-work before being eligible for insurance.

### When will my coverage be effective?

Except as stated in **What is the Deferred Effective Date provision for Employees?**, Your coverage becomes effective at 12:01 a.m. on the latest of the following dates, provided You are Actively-at-work on the date:

- 1) You become eligible for coverage;
- 2) You sign a payroll deduction order and make written application for coverage if any part of the cost for the coverage is paid by You; and
- 3) Your Evidence of Insurability, if required, is approved by the Company.

Evidence of Insurability, that is satisfactory to the Company and provided at Your expense, must be submitted if:

- 1) written application for coverage is made more than 31 days after You became eligible for coverage; or
- 2) coverage is elected after You have requested:
  - a) termination of coverage; or
  - b) cancellation of payroll deduction.

### What is the Deferred Effective Date provision for Employees?

If You are absent from work due to a physical or mental condition on the date Your insurance, an increase in coverage or a new benefit added to the Policy would otherwise have become effective, the effective date of Your insurance, any increase in insurance or the additional benefit will be deferred until the date You return to work as an Active Full-time Employee.

# Beneficiary

## **What is the definition of Beneficiary?**

The person designated by You to receive the proceeds of the Group Life Insurance Policy payable upon Your death, the death of Your Spouse or Child(ren). The Policyholder may not be named as Beneficiary.

## **How do I designate or change the Beneficiary?**

You may designate a Beneficiary or change the Beneficiary subject to the following:

- 1) a written request must be made on a form satisfactory to the Company;
- 2) the form must be signed and filed with the Company while You are living and while insurance is in force; and
- 3) the change will be effective on the date the request was signed but will have no effect on any payment made by the Company before the change was filed.

## **How will payment be made to the Beneficiary?**

If more than one Beneficiary is designated and You do not specify their respective interests, the beneficiaries will share equally. The share of any Beneficiary who dies before You will be paid equally to the surviving beneficiaries, unless otherwise designated.

Any Beneficiary designation in an application for a policy to be issued under the Conversion provisions will be deemed notice of change of Beneficiary or beneficiaries for the Policy.

Death benefits will be paid as though the Beneficiary died before You if:

- 1) the Beneficiary dies simultaneously with or within 15 days after Your death; and
- 2) the Company has not paid the proceeds to the Beneficiary within the 15-day period.

## **What if there is no Beneficiary living at death?**

If no Beneficiary under the Policy survives You or You fail to name a Beneficiary, benefits will be paid to any one or more of Your relatives in the order shown:

- 1) to Your surviving Spouse, but if no Spouse survives;
- 2) to the surviving Child or Children born to or legally adopted by You, equally, but if no Children survive;
- 3) to Your surviving parent or parents, equally.

In lieu of paying the benefits to any of the individuals named above, the Company may, at its option, pay the death proceeds to Your estate.

Any amount payable to a Beneficiary, who is a minor or is otherwise legally incompetent to give a valid release, may be paid to the legally appointed guardian of the Beneficiary. If there is no legally appointed guardian, payment may be made to the person or institution who, in the opinion of the Company, has assumed the custody and the principal support of the Beneficiary.

Any payment made by the Company in accordance with this section will fully discharge the Company from further liability for the amount of the payment.

## **Are the death benefit proceeds subject to the claims of my creditors?**

To the extent permitted by law, the death benefit proceeds are not subject to any claims of Your creditors or any beneficiaries.

## Termination Provisions

### When will my insurance terminate?

All insurance provided for You will terminate at 11:59 p.m. on the earliest of the following:

- 1) on the date the Group Life Insurance Policy terminates;
- 2) on the date You cease to be in an eligible class;
- 3) on the date Your employment with the Policyholder organization terminates. This will be the date You cease active work. Accrued vacation and/or sick days will not extend termination date; or
- 4) the end of the period for which You have made any required contribution.

If You are no longer Actively-at-work as a result of a disability, layoff, or leave of absence, the Employer may continue Your insurance as follows, provided premiums are paid when due:

- 1) Insurance may be continued as a result of disability until the lesser of: the end of 12 months following the month in which the disability began or the attainment of age 65.
- 2) Insurance may be continued as a result of a layoff until the end of 1 month following the month during which the layoff began.
- 3) Insurance may be continued as a result of leave of absence until the end of 1 month following the month in which the leave of absence began.
- 4) Insurance may be continued as governed by the Employer's Human Resource policy on FMLA absence for up to 12 weeks during a leave of absence elected under the federal Family and Medical Leave Act of 1993. The leave of absence must be approved and in writing by the Employer.
- 5) Insurance may be continued as governed by the Employer's Human Resource policy on Military Services leave of absence for up to 12 weeks. The leave of absence must be approved in advance and documented as leave for military purposes by the Employer.

If Your insurance is continued, the following will apply:

- 1) the required premium must be paid;
- 2) Your benefit level, or the amount of earnings upon which Your benefits may be based, will be that in effect on the day before said leave commenced; and
- 3) such continuation will cease immediately if one of the following events should occur:
  - a) the leave terminates prior to the agreed upon date;
  - b) the termination of the Group Life Insurance Policy;
  - c) Your Employer ceases to be a Participant Employer, if applicable;
  - d) non-payment of premium when due by the Policyholder or You; or
  - e) the Group Life Insurance Policy no longer insures Your class.



## Life Insurance

### **What is the life insurance benefit?**

Upon Your death, the Company will pay the Amount of Insurance as determined from Your Enrollment Form, as approved by the Company. This amount will be payable to Your Beneficiary after the Company receives satisfactory proof of Your death.

### **What should be done in the case of death?**

Normally, if You die while a member of the group, Your plan administrator will be aware of that fact. Consequently, the plan administrator will initiate a procedure for making a death benefit claim to the Company. Your Beneficiary may have to supply the plan administrator or the Company with certain information before a death benefit claim procedure may begin.

It is always a good idea to keep Your Beneficiary informed concerning Your coverage under this plan. In event of Your death, it will be up to Your Beneficiary or legal representative to inform the plan administrator so that a death claim procedure may begin.

### **What recourse do You or Your Beneficiary have if Your claim is denied?**

On any claim, the claimant or His representative must appeal to Us for a full and fair review.

- 1) You or Your Beneficiary must request a review upon written application within:
  - a) 180 days of receipt of claim denial if the claim requires a determination of disability, or
  - b) 60 days of receipt of claim denial for all other claims; and
- 2) You or Your Beneficiary may request copies of all documents, records, and other information relevant to Your claim; and
- 3) You or Your Beneficiary may submit written comments, documents, records, and other information relating to Your claim.

We will respond to You or Your Beneficiary in writing with our final decision on Your claim.

## Conversion Privilege

### **If my group life coverage ends, what rights do I have to convert to a new individual policy?**

The Company will issue You a new individual policy of life insurance without Evidence of Insurability, subject to the following:

- 1) If Your group life insurance or any portion of it ends due to termination of employment with the Policyholder organization or membership in any of this policy's classes, You may convert all or any portion of Your life insurance which was in force on the date of termination. However, the Amount of Insurance may not be greater than the amount which terminated.
- 2) If Your group life insurance ends due to termination of the Group Life Insurance Policy or amendment of the Group Life Insurance Policy which makes Your class ineligible for life insurance, You may convert a limited Amount of Insurance. You must have been continuously insured under this Group Life Insurance Policy for at least five (5) consecutive years immediately before termination. The Amount of Insurance may not exceed the lesser of the amount which terminated or \$5,000.

The new individual policy will be issued only if application is made and the first premium is paid to the Company within 31 days after the termination of Your insurance.

The new individual policy may be any permanent (non-term) plan in use and approved for Conversion by the Company at Your attained age. The new individual policy will be issued without:

- 1) Waiver of Premium, Accidental Death and Dismemberment, Accelerated Death Benefit, or any other rider or additional benefits;
- 2) preferred risk premium rates; or
- 3) other premium discounts.

The premium will be at the Company's customary rate then applicable to the class of risk to which You belong, and must be paid within 31 days after termination of Your group coverage. The new individual policy will take effect at the end of the 31-day period during which application for that policy may be made. The new individual policy will be in place of all benefits under the Group Life Insurance Policy.

### **What happens if I die during the Conversion period?**

If You die during the Conversion period, the Amount of Life Insurance which You are entitled to convert will be paid to Your Beneficiary. This benefit will be paid even if You had not applied for Conversion.

## Accelerated Death Benefit

**ANY BENEFIT PAID UNDER THIS PROVISION MAY BE TAXABLE. IF SO, YOU OR YOUR BENEFICIARY MAY INCUR A TAX OBLIGATION. AS WITH ALL TAX MATTERS, YOU SHOULD CONSULT YOUR PERSONAL TAX ADVISOR TO ASSESS THE IMPACT OF THIS BENEFIT.**

### **What is the Accelerated Death Benefit?**

Upon diagnosis of a Terminal Illness or Injury, You may make a one-time election to accelerate a partial payment of death benefits.

### **How will the amount I receive be determined?**

The amount available for acceleration will be the Amount of Insurance provided under the Group Life Insurance Policy less any reductions that would occur within twelve months of the request. The maximum benefit is 75% of the Amount of Insurance. See the minimum and maximum benefit limitations below.

<b>Example:</b>	The Amount of Insurance	\$20,000*
	Accelerated Death Benefit Requested (50%)	10,000
	Accelerated Death Benefit Payment	10,000
	Balance Payable at Death (subject to any scheduled reductions)	\$10,000

\*The above example assumes no scheduled reductions within 12 months.

### **What is a Terminal Illness or Injury?**

A Terminal Illness or Injury is any non-correctable medical condition that, in the physician's best medical judgment, will result in Your death within twelve months from the date of the physician's certification. The Terminal Illness or Injury must be diagnosed after Your effective date under the Group Life Insurance Policy to which this Accelerated Death Benefit Provision is included.

### **What is the minimum and maximum amount available as an Accelerated Death Benefit?**

The minimum Accelerated Death Benefit that may be elected is \$2,500. If 75% of the Amount of Insurance provided under all Kansas City Life Insurance Company Group Master Policies is less than \$2,500, no benefit will be available. The maximum Accelerated Death Benefit available on any one Insured Individual under all Kansas City Life Insurance Company Group Master Policies which have the Accelerated Death Benefit Provision is \$200,000.

### **How will election of an Accelerated Death Benefit affect my remaining Amount of Insurance?**

When an Accelerated Death Benefit is paid, the Amount of Insurance will be reduced by the amount of the Accelerated Death Benefit. The remaining Amount of Insurance will be paid according to the terms of the Group Life Insurance Policy, subject to any reduction and termination provisions. Also, any amount You could otherwise have converted to an individual contract will be reduced by the amount of the Accelerated Death Benefit.

### **How do I request an Accelerated Death Benefit?**

You may claim the Accelerated Death Benefit by forwarding to the Company a physician's certification satisfactory to the Company and a completed claim form, executed by You. Claim forms are available from the Company. The Company reserves the right to request additional medical information from any physician or institution that may have provided treatment for the Terminal Illness or Injury. The Company may require You to be examined by a physician of their choice and at their expense.

The Company reserves the right to require the written consent of any assignee or creditor Beneficiary. Irrevocable beneficiaries must consent in writing to payment of the Accelerated Death Benefit.

If You die after a request for an Accelerated Death Benefit is submitted but before an Accelerated Death Benefit is paid, no Accelerated Death Benefit will be payable.

A Physician is a licensed doctor of medicine (M.D.) or licensed doctor of osteopathy (D.O.) operating within the scope of licensure. This does not include You, Your parents, Spouse, Children, stepchildren, aunts, uncles, grandparents, grandchildren, siblings, or in-laws.

This provision terminates on the date the Group Life Insurance Policy terminates for any reason.

## Waiver of Premium Benefit

*(This coverage is not available for Conversion.)*

### **What is the definition of Total Disability/Totally Disabled?**

Total Disability means disability which prevents You from engaging in the material and substantial duties of any gainful business or occupation, for which You are or could reasonably become qualified by reason of education, training, or experience.

Total Disability requires:

- 1) the regular attendance by a licensed physician other than You or a family member;
- 2) that disability occurs while the Waiver of Premium benefit is in force with respect to You and is the result of sickness or bodily injury; and
- 3) that disability began prior to the policy anniversary date when Your age is 60.

### **What is the Waiver of Premium benefit?**

The Company will waive the payment of Your life insurance premiums for coverage under the Group Life Insurance Policy, excluding Accidental Death and Dismemberment, if You are Totally Disabled for a minimum of 9 months.

### **What risks are not covered under the Waiver of Premium benefit?**

Premiums will not be waived if disability results from:

- 1) any intentionally self-inflicted injury, suicide, or suicide attempt, whether sane or insane;
- 2) war, or any act of war, whether declared or undeclared;
- 3) any injury received while in any armed service of a country which is at war or engaged in armed conflict;
- 4) taking part in a riot or insurrection or an act of riot or insurrection; or
- 5) participation in an illegal occupation or activity or attempt to commit a felony.

### **What are the proof of disability requirements?**

Satisfactory written proof of Total Disability must be received by the Company before premiums will be waived. Proof must be given to the Company:

- 1) during Your lifetime and continued Total Disability; and
- 2) within one year after Total Disability begins.

### **Does the Company require proof of continued disability?**

Yes. After initial proof of Total Disability, the Company may require, at reasonable intervals, proof that You are still Totally Disabled. However, after two years of continuous Total Disability, proof will not be required more often than once a year. The Company may require You to be examined by a medical examiner chosen by the Company and at its expense. If You fail to submit any required proof or refuse to be examined as required by Us, then Your coverage may terminate.

### **What should be done when I recover or return to work?**

You should give immediate notice to the Company when You recover from Total Disability or return to work.

### **Should premiums continue to be paid prior to a disability claim being approved?**

Yes. Premiums due before a Total Disability claim is approved should be paid prior to the expiration of the grace period. If the claim is approved, any premium paid which is eligible for waiver will be refunded.

### **Does the Waiver of Premium benefit continue if coverage ceases under the Group Life Insurance Policy?**

If coverage ceases under the Group Life Insurance Policy, after You qualify for Waiver of Premium, Your coverage will not be affected.

### **What Amount of Insurance will be waived under this benefit?**

The Amount of Insurance for which premiums will be waived and for which a death benefit may be paid, will be the Amount of Life Insurance, excluding Accidental Death and Dismemberment, shown in Your Enrollment Form, as approved by the Company. However, the death benefit cannot exceed the amount in force on the date disability commenced and will be subject to all benefit reductions and termination provisions in the Group Life Insurance Policy.

**When will insurance terminate under this provision?**

This benefit terminates on the earliest of:

- 1) the first day You cease to be Totally Disabled;
- 2) the date You fail to supply proof of continuous disability as required above;
- 3) the date You fail to be examined as required above;
- 4) the date You attain age 70;
- 5) the date You return to active full-time work; or
- 6) the date You are Retired.

Following the termination of this benefit:

- 1) if You are then eligible for insurance under the Group Life Insurance Policy, insurance will be subject to all the provisions of the Group Life Insurance Policy; or
- 2) if You are not then eligible for insurance under the Group Life Insurance Policy, You will be entitled to Conversion.

## Accidental Death and Dismemberment (AD&D) Benefit

*(This coverage is not available for Conversion, Waiver of Premium or Accelerated Death.)*

### **What conditions are necessary for benefits to become payable?**

The Company will pay a benefit if You suffer an accidental injury while that Covered Person is insured and:

- 1) a Loss results directly from such injury, independent of all other causes; and
- 2) such Loss occurs within 90 days after the date of the accident causing the injury.

### **When should the Company be notified of a claim?**

A claimant must give the Company, or Our appropriate representative, written notice of a claim within 20 days after the Loss happens or starts. If notice cannot be given within that time, it must be given as soon as reasonably possible.

Such notice must include:

- 1) the claimant's name and address; and
- 2) the Policy number.

### **Are special forms required to file a claim?**

Within 15 days of receiving a notice of claim, the Company or Our appropriate representative will send forms to the claimant for providing proof of Loss. If the forms are not provided within 15 days, the claimant may submit any other written proof which fully describes the nature and extent of the claim.

### **When must proof of Loss be given?**

Satisfactory written proof of Loss must be sent to the Company or Our appropriate representative within 90 days after the date of such Loss. However, all claims must be submitted to the Company within 90 days of the date any individual's insurance terminates.

If proof is not given by the time it is due, it will not affect the claim if:

- 1) it was not possible to give proof within the required time; and
- 2) proof is given as soon as possible, but no later than a year after it is due unless the claimant is not legally competent.

### **When and to whom will a claim be paid?**

Benefits for Loss of life will be paid in accordance with Your life insurance Beneficiary designation. Unless otherwise specified, benefits for all other Losses are payable to You.

Benefits for all other Losses will be paid as soon as written proof is received. Benefits for all other Losses will be paid not more than 60 days after written proof is received.

Benefits due under the Policy are overdue if not paid within forty-five (45) days after the Company receives proof of Loss, necessary medical information, and other information essential for the Company to administer policy provisions.

If the claim is not denied for valid and proper reasons by the end of the forty-five (45) day period, the Company will pay You interest on accrued benefits at the rate of one and one-half percent (1 ½%) per month on the amount of such claim until it is settled or adjudicated.

In the event the Company fails to pay benefits when due, You may bring action to recover such benefits, any interest which may accrue, and any other damages as may be allowable by law.

Any payments other than for Loss of life which are owed at Your death may be paid to Your estate. If any payment is owed to:

- 1) Your estate;
- 2) a person who is a minor; or
- 3) a person who is not legally competent,

then the Company may pay up to \$1,000 to Your relative who is entitled to it in the Company's opinion. Any such payment shall fulfill the Company's responsibility for the amount paid.

**What types of injuries are excluded from coverage?**

No benefit will be paid for a Loss caused or contributed to by:

- 1) sickness;
- 2) disease;
- 3) any medical or surgical treatment for items (1) or (2);
- 4) any infection, except a pus-forming infection of an accidental cut or wound;
- 5) war or any act of war, whether war is declared or not;
- 6) any injury received while in any armed service of a country which is at war or engaged in armed conflict;
- 7) any intentionally self-inflicted injury, suicide, or suicide attempt, whether sane or insane;
- 8) taking drugs, sedatives, narcotics, barbiturates, amphetamines or hallucinogens unless prescribed for or administered by a licensed physician;
- 9) the injured person's intoxication;
- 10) riding in or boarding or alighting from any vehicle or device for aerial navigation as a pilot or crew member;
- 11) driving or riding in any vehicle used in a race, speed or endurance test or for acrobatic or stunt driving; or
- 12) participation in an illegal occupation or activity or attempt to commit a felony.

Intoxication means that blood alcohol content or the results of other means of testing blood alcohol level, meet or exceed the legal presumption of intoxication under the law of the state where the accident took place.

**What is the benefit payable?**

The benefit payable for any Loss is that which is shown opposite the Loss in the following schedule. The Principal Sum is defined earlier in this certificate. No benefit is payable for any Loss which is not shown in the schedule below.

**Description of Loss**

**Benefit**

Loss of life	Principal Sum
Loss of a hand	One-half the Principal Sum
Loss of a foot	One-half the Principal Sum
Loss of an eye	One-half the Principal Sum
Loss of speech or hearing	One-half the Principal Sum
Loss of thumb and index finger on either hand	One-quarter the Principal Sum
Loss of movement of both upper and lower limbs (Quadriplegia)	Principal Sum
Loss of movement of three limbs (Triplegia)	Three-quarters the Principal Sum
Loss of movement of both lower limbs (Paraplegia)	Three-quarters the Principal Sum
Loss of movement of both upper and lower limbs on one side of the body (Hemiplegia)	One-half the Principal Sum
Loss of movement of one limb (Uniplegia)	One-quarter the Principal Sum
More than one of the above resulting from one accident	Principal Sum or the sum of the Benefits payable for each Loss, whichever is less.

Loss means the following:

- 1) Loss of a hand or foot means that it is completely cut off at or above the wrist or ankle joint.
- 2) Loss of an eye means that sight in the eye is completely lost and cannot be recovered or restored.
- 3) Loss of speech or hearing means that speech or hearing is lost entirely and the Loss cannot be recovered or restored. Hearing must be lost in both ears.
- 4) Loss of movement of limbs means that the movement is completely lost and is irreversible.
- 5) Loss of thumb and index finger means actual severance through or above the metacarpophalangeal joints.

## Seat Belt/Air Bag Benefit

*(This coverage is not available for Conversion, Waiver of Premium or Accelerated Death.)*

Subject to all conditions and limitations of this AD&D Benefit, if You suffer a Loss under the AD&D Benefit, while:

- 1) a passenger riding in; or
- 2) the licensed operator of,

an Automobile and, at the time of the accident, You were properly wearing a Seat Belt, as verified on the police report, then a Seat Belt Benefit will be payable in addition to the Principal Sum.

### **What is the Seat Belt Benefit payable?**

The Seat Belt Benefit payable is the lesser of:

- 1) 10% of the Principal Sum; or
- 2) \$10,000.

### **What conditions are necessary for an Air Bag Benefit to become payable?**

If a Seat Belt Benefit is payable, the Company will pay an additional 5% of the Principal Sum, subject to a maximum of \$5,000, as an Air Bag Benefit, provided that:

- 1) You were positioned in a seat that was equipped with a factory installed Air Bag;
- 2) You were properly strapped in the Seat Belt when the Air Bag inflated; and
- 3) the police report establishes that the Air Bag inflated properly upon impact.

Air Bag means an inflatable supplemental passive restraint system installed by the manufacturer of the Automobile, or proper replacement parts as required by the Automobile manufacturer's specifications, that inflates upon collision to protect an individual from injury and death. An Air Bag is not considered a Seat Belt.

Automobile means a duly-registered, four-wheeled, private-passenger car, pick-up truck, van, self-propelled motor home, or sport utility vehicle which is not being used as a Common Carrier.

Common Carrier means a conveyance operated by a concern, other than the Employer, organized and licensed for the transportation of passengers for hire and operated by an Employee of that concern.

Seat Belt means an unaltered belt, lap restraint, or lap and shoulder restraint installed by the manufacturer of the Automobile, or proper replacement parts as required by the Automobile manufacturer's specifications.



## Repatriation Benefit

*(This coverage is not available for Conversion, Waiver of Premium or Accelerated Death.)*

Subject to all conditions and limitations of this AD&D Benefit, if You die, then a Repatriation Benefit will be paid in addition to the Principal Sum. For a Repatriation Benefit to be payable, the death must occur at least 100 miles from the deceased person's place of permanent residence.

### **What is the Repatriation Benefit payable?**

The Repatriation Benefit payable is the lesser of:

- 1) the expense incurred for:
  - a) preparation of Your body for burial or cremation; and
  - b) transportation of Your body to the place of burial or cremation; or
- 2) 5% of the Principal Sum; or
- 3) \$5,000.

## Child(ren) Education Benefit

*(This coverage is not available for Conversion, Waiver of Premium or Accelerated Death.)*

Subject to all conditions and limitations of this AD&D Benefit, if You die, then an Education Benefit will be paid in addition to the Principal Sum. This benefit is payable to each of Your dependents who qualifies as a Student.

### **Who may qualify as a Student?**

A Student, for the purpose of this Education Benefit, means a person who is Your dependent on the date of Your death, and who:

- 1) is a post-high school student who attends a school for higher learning on a Full-time basis on the date of Your death; or
- 2) became a Full-time post-high school student in a school for higher learning within 365 days after Your death and was a student in the 12th grade on the date of Your death.

The term "Full-time" student shall mean registered for not less than 12 course credit hours per semester. If the institution establishes Full-time student status by a method other than semester credit hours, the Company reserves the right to determine whether the student qualifies as Full-time.

No benefit is payable to any dependent who has not furnished proof to the Company of his Student status.

### **What is the Education Benefit payable?**

The Education Benefit payable is the lesser of:

- 1) the actual tuition expense for any one school year; or
- 2) 2.5% of the Principal Sum; or
- 3) \$2,500.

The Company will not pay more than one Education Benefit per Student during any one school year.

If the Student is a minor, the Company will pay benefits to the Student's legal representative.

### **When will payments terminate?**

The Education Benefit will no longer be payable on the first to occur of:

- 1) the date on which the fourth Education Benefit for a Student is paid; or
- 2) the end of the 12th consecutive month during which the dependent has not furnished satisfactory proof to the Company that he is a Student.

### **What benefits are payable if no dependent qualifies as a Student?**

If no dependent qualifies as a Student, then the Company will pay \$1,250 in accordance with Your Beneficiary designation.

## Spouse Education Benefit

*(This coverage is not available for Conversion, Waiver of Premium or Accelerated Death.)*

Subject to all conditions and limitations of this AD&D Benefit, if You die, then a Spouse Education Benefit will be paid in addition to the Principal Sum. This benefit is payable to Your Spouse.

### **What conditions are necessary for Spouse Education Benefits to become payable?**

To qualify for this Benefit, Your Spouse must enroll in an Occupational Training program:

- 1) for the purpose of obtaining an independent source of income; and
- 2) within one year of the date of your death.

### **What is the Spouse Education Benefit payable?**

The Spouse Education Benefit payable is the lesser of:

- 1) the Expense Incurred for Occupational Training; or
- 2) 2.5% of the Principal Sum; or
- 3) \$2,500.

The Company will pay the Spouse Education Benefit immediately after the Company receives proof that Your Spouse has enrolled in an Occupational Training program.

### **What benefits are payable if there is no surviving Spouse?**

If there is no surviving Spouse, the Company will pay \$1,250 in accordance with Your Beneficiary designation.

Occupational Training means any:

- 1) education;
- 2) professional; or
- 3) trade training;

program which prepares the Spouse for an occupation for which he otherwise would not have been qualified.

Expense Incurred means:

- 1) the actual tuition charged, exclusive of room and board; and
- 2) the actual cost of the materials needed

for the Occupational Training program. The expense must be incurred during the two year period that begins on the date of Your death.





**KANSAS CITY LIFE  
INSURANCE COMPANY**

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### **How the Group Accelerated Death Benefit Rider Works:**

You may request an Accelerated Death Benefit of up to 75% of the Amount of Insurance if you are diagnosed by a physician with a terminal illness. A terminal illness is any non-correctable medical condition that, in the physician's best medical judgment, will result in your death within twelve months from the date of the physician's certification.

The benefit is equal to 75% of the Amount of Insurance, up to \$200,000.

The maximum amount available is 75% of the Amount of Insurance, up to \$200,000. The minimum amount available must be at least \$2,500. We will adjust the Amount of Insurance after the Accelerated Death Benefit is paid.

**Example:** You request an Accelerated Death Benefit of 50% of the Amount of Insurance.

Current Amount of Insurance	\$30,000.00
Accelerated Death Benefit Percentage	50%
Accelerated Death Benefit requested	\$15,000.00
Accelerated Death Benefit payment	\$15,000.00

**ANY BENEFITS PAID UNDER THIS RIDER MAY BE TAXABLE. IF SO, THE INSURED INDIVIDUAL OR THEIR BENEFICIARY MAY INCUR A TAX OBLIGATION. AS WITH ALL TAX MATTERS INSURED INDIVIDUALS SHOULD CONSULT THEIR PERSONAL TAX ADVISOR TO ASSESS THE IMPACT OF THIS BENEFIT.**

