



K·C·L GROUP
B E N E F I T S

LIFE, AD&D and DEPENDENT LIFE

For: Daryl Thomason Trucking, Inc.
Effective Date: 1/1

Eligibility

All full-time, active employees who are U.S. citizens or legal U.S. residents, working year-round that 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.

Benefit Amounts & Reduction

You benefit coverage amount is \$ **15,000**. The benefit coverage amount for your spouse is \$**5,000**. The benefit amount for your child(ren) is \$**1,000**. Infants will be covered for \$**1,000**. Coverage reduces 35 percent of the original amount at age 65, 55 percent of the original amount at age 70, 70 percent of the original amount at age 75 and 80 percent of the original amount at age 80. Benefits cease at retirement.

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 Benefit

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

<u>Loss of</u>	<u>Percentage of Amount Insured</u>
Life	100%
One hand/One Foot/One Eye	50%
Speech or hearing	50%
Thumb and index finger on either hand	25%
Movement of both upper and lower limbs	100%
Movement of three limbs	75%
Movement of both lower limbs	75%
Movement of upper and lower limb on one side of the body	50%
Movement of one limb	25%
More than one of the above resulting from on accident	100% or sum payable for each loss resulting from one accident

Kansas City Life will not pay more than 100% 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.

Seat Belt/Air Bag Benefit

If an employee suffers a loss under the AD&D benefit, while a passenger riding in, or the licensed operator of an automobile and, at the time of the accident, an employee was 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.

Repatriation Benefit

Should the covered individual pass away more than 100 miles from his/her permanent residence an additional benefit may be payable.

For Claims information, please call toll-free 800-821-6164, Ext. 6090, or mail claims to Claims Department, Kansas City Life Insurance Company, P.O. Box 219282, Kansas City, MO 64121-9282

This handout is for illustrative purposes only. This outline is intended to be a summary of benefits and does not include all plan provisions and limitations. Details of your benefits will be found in your certificate booklet. If there are any discrepancies between this outline and the certificate, the certificate governs.