



*UNIFIED GOVERNMENT OF
WYANDOTTE COUNTY/KANSAS CITY, KANSAS*

Life and Accidental Death & Dismemberment Insurance

SUMMARY OF BENEFITS

This is a summary of your benefits and is not intended to be a detailed description of coverage. The Group Policy contains all the controlling terms and provisions of coverage.

➤ ***Basic Life Insurance – Provided by The Unified Government***

<i>Coverage Type</i>	<i>Amount</i>	<i>Contribution</i>	<i>Eligible</i>
Basic Life Insurance	\$10,000	100% Employer-paid	All full-time and “part-time A” employees
Basic AD&D Insurance	\$10,000		

Life Insurance:

- No exclusions or limitations for payment of benefits, no matter what the cause of death.
- Accelerated Death Benefit, up to 75.
- Standard Secure Access interest-bearing checking account for death proceeds
- Portability of coverage. (not applicable to retirees)
- Benefits reduce to 65% at age 70, to 45% at age 75, to 30% at age 80.
- No benefit termination due to age.

AD&D Insurance:

- 24-Hour Coverage
- Seat Belt/Airbag System Benefit up to \$10,000.
- Some AD&D Exclusions and Limitations apply.

➤ ***Dependent Life Insurance – Optional***

<i>Coverage Type</i>	<i>Amount</i>	<i>Contribution</i>	<i>Eligible</i>	<i>Rate</i>
Life Insurance: ▪ Spouse ▪ Child	\$2,000 \$1,000 per child	<ul style="list-style-type: none"> ▪ 100% Employee-paid ▪ Payroll Deducted 	All full-time and “part-time A” employees	Flat .48 per month

- If you elect Dependent coverage, you automatically receive the Family Benefits Package (for surviving spouse and children for loss due to accident): includes child care, higher education and career adjustment benefits.
- Continued coverage for disabled child.
- Conversion of coverage.

(continued on back)

➤ **Employee Additional Life Insurance – Optional**

Coverage Type	Amount	Contribution	Rates																						
Employee Additional Life Insurance	<ul style="list-style-type: none"> ▪ Increments of \$10,000 ▪ \$500,000 max 	<ul style="list-style-type: none"> ▪ 100% Employee-paid ▪ Payroll Deducted 	<p>➤ Premium rates for Additional Life Insurance coverage for you and your spouse are based on employee age as of the preceding January 1:</p> <table style="margin-left: 40px;"> <thead> <tr> <th style="text-align: left;"><u>Age</u></th> <th style="text-align: right;">Monthly Rate per Multiples of <u>\$10,000</u></th> </tr> </thead> <tbody> <tr><td>Under 30</td><td style="text-align: right;">\$.60</td></tr> <tr><td>30 – 39</td><td style="text-align: right;">\$ 0.85</td></tr> <tr><td>40 – 44</td><td style="text-align: right;">\$ 1.45</td></tr> <tr><td>45 – 49</td><td style="text-align: right;">\$ 2.65</td></tr> <tr><td>50 – 54</td><td style="text-align: right;">\$ 4.00</td></tr> <tr><td>55 – 59</td><td style="text-align: right;">\$ 6.65</td></tr> <tr><td>60 – 64</td><td style="text-align: right;">\$ 7.30</td></tr> <tr><td>65 – 69</td><td style="text-align: right;">\$12.75</td></tr> <tr><td>70 – 74</td><td style="text-align: right;">\$20.90</td></tr> <tr><td>75 or over</td><td style="text-align: right;">\$36.20</td></tr> </tbody> </table>	<u>Age</u>	Monthly Rate per Multiples of <u>\$10,000</u>	Under 30	\$.60	30 – 39	\$ 0.85	40 – 44	\$ 1.45	45 – 49	\$ 2.65	50 – 54	\$ 4.00	55 – 59	\$ 6.65	60 – 64	\$ 7.30	65 – 69	\$12.75	70 – 74	\$20.90	75 or over	\$36.20
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<ul style="list-style-type: none"> ▪ If you did not enroll when you were first eligible, medical evidence will be required for all amounts. (please complete a Medical History Statement.) 																									

➤ **Employee Additional AD&D Insurance – Optional**

Coverage Type	Amount	Contribution	Rates
Employee Additional AD&D Insurance	<ul style="list-style-type: none"> ▪ Increments of \$10,000 ▪ \$500,000 max 	<ul style="list-style-type: none"> ▪ 100% Employee-paid ▪ Payroll Deducted 	<p>➤ 40¢ (per multiples of \$10,000)</p>
<ul style="list-style-type: none"> ▪ If you did not enroll for AD&D when you were first eligible, medical evidence is not required. ▪ You must have Additional Life Insurance in order to purchase Additional AD&D, and the amount cannot exceed more than your Additional Life coverage. ▪ Coverage must be purchased in increments of \$10,000. 			

➤ **Spouse Additional Life Insurance – Optional**

Coverage Type	Amount	Contribution	Rates
Spouse Additional Life Insurance	<ul style="list-style-type: none"> ▪ Increments of \$10,000 ▪ \$250,000 max 	<ul style="list-style-type: none"> ▪ 100% Employee-paid ▪ Payroll Deducted 	Please refer to rate table in Employee Additional Life section
<ul style="list-style-type: none"> ▪ You must elect Additional Life Insurance for yourself in order to elect Spouse coverage, and Spouse coverage cannot exceed 50% of Employee coverage. 			
<ul style="list-style-type: none"> ▪ Medical evidence will be required if you wish to increase your Spouse amount or if you did not enroll for Spouse coverage when you were first eligible. (please complete a Medical History Statement). 			

➤ **Spouse Additional AD&D Insurance – Optional**

Coverage Type	Amount	Contribution	Rates
Spouse Additional AD&D Insurance	<ul style="list-style-type: none"> ▪ Increments of \$10,000 ▪ \$250,000 max 	<ul style="list-style-type: none"> ▪ 100% Employee-paid ▪ Payroll Deducted 	➤ 40¢ (per multiples of \$10,000)
<ul style="list-style-type: none"> ▪ You must elect Additional Life Insurance for yourself in order to elect Spouse coverage, and Spouse coverage cannot exceed 50% of Employee coverage. 			
<ul style="list-style-type: none"> ▪ Medical evidence is not required if you wish to increase your Spouse amount or if you did not enroll for Spouse AD&D coverage when you were first eligible. Amount of AD&D cannot exceed amount of Additional Life. 			
<ul style="list-style-type: none"> ▪ If you are a newly-eligible employee, your Spouse has a Guarantee Issue amount of \$20,000. Coverage must be purchased in increments of \$10,000. 			

➤ **Child Additional Life-only Insurance – Optional**

Coverage Type	Amount	Who Pays?	Who is Eligible?
Child Additional Life Insurance	<ul style="list-style-type: none"> ▪ Increments of \$2,000 ▪ \$10,000 max ▪ Benefit amount is per child 	<ul style="list-style-type: none"> ▪ 100% Employee-paid ▪ Payroll Deducted 	Employees who have enrolled for Additional Life
<ul style="list-style-type: none"> ▪ You must elect Additional Life Insurance for yourself in order to elect Child coverage, and Child coverage cannot exceed 50% of Employee coverage. 			
<ul style="list-style-type: none"> ▪ Medical evidence will be required if you wish to increase your Child amount or if you did not enroll for child coverage when first eligible. (please complete a Medical History Statement for each child). 			
<ul style="list-style-type: none"> ▪ If you are a newly-eligible employee, all Child amounts are Guarantee Issue – no medical evidence will be required. 			

You and your Dependents will receive the same value-added plan features as the Basic Life and AD&D plans.