

KANSAS CITY LIFE GROUP BENEFITS

Value Added Services

Kansas City Life recognizes the need to provide value added services in addition to our vast portfolio of products. That is why we have partnered with Europ Assistance USA to provide our Life and Disability clients with new plan services.

Europ Assistance USA (EA) has 48 years of experience in the assistance market making it the most experienced assistance company in the world. EA offers multilingual, immediate services 24/7/365 for customers wherever they are in the world.

By partnering with EA, KCL's policyholders will now have access to a travel assistance program, ID theft protection and a beneficiary companion benefit all serviced by EA at no cost.

Beneficiary Companion

The death of a family member triggers a series of tasks that require immediate attention. Attempting to remember all of the necessary notifications and cancellations can be overwhelming. This program allows beneficiaries to focus on the healing process while EA handles the administrative details that will protect them and their families.

Protection And Peace Of Mind

Thieves seek the identities of the deceased because family members are often too preoccupied with funeral arrangements to notice fraudulent activity on those accounts. And any financial losses will be subtracted from the estate and lost by the beneficiaries. EA will place an immediate freeze on the deceased's credit report, making it impossible to use or open accounts.

Easy To Begin

The process begins when your policyholder's beneficiary contacts EA. An EA Benefits Coordinator will provide the authorization forms to allow EA to work on his or her behalf. Once the forms are signed, EA will begin a comprehensive notification and cancellation process to tie up loose ends.

Assistance Obtaining Death Certificate Copies

Because a beneficiary has a much easier time obtaining copies of the Death Certificate, EA recommends that the member request them directly from the appropriate government agency or through their funeral home. In cases where the beneficiary needs help, EA can assist in obtaining the Death Certificate.

Public And Financial Notification Administration

EA can relieve stress and save the beneficiary time by contacting third parties, creditors and bill collectors to notify them of the death, close accounts and stop bills from coming. Ensuring that all finances are closed allows for distribution of funds to be processed by the attorney without complications.

Identity Theft Protection & Assistance

This program provides employees with the information to protect themselves and guidance to help them resolve identity theft.

This cost-effective solution:

- Provides 24/7 support and guidance which can be accessed immediately upon enrollment – employees don't need to wait for an incident to occur
- 24/7 assistance, even when traveling, with services such as lost wallet protection, translation and emergency cash advance that enable journey continuation and minimize traveler inconvenience

Identity Theft Protection Service Details

- Prevention
- ID Theft Resolution Kit
- Prevention 24-Hour Access

Detection

- 3 Credit Bureau Fraud Alert Placement

Resolution

- Credit Information Review
- ID Theft Affidavit Assistance
- Lost Wallet Protection (card replacement)
- Translation Services
- Emergency Cash Advance



Available 24 hours a day

866.409.4690

+1.240.330.1462 (Collect outside the US)

ops@europassistance-usa.com

Travel Assistance

EA provides covered employees with assistance in case of an emergency when traveling more than 100 miles away from home. Emergencies may include medical emergencies, mass casualty and global crises. EA has the global reach and resources to handle large-scale events and are experienced at marshaling resources and activating providers and assets around the world to ensure the safety and well-being of our policyholders. In addition, if a medical crisis occurs, EA will assist the employee in obtaining the care and attention required.

Medical Assistance Services

Emergency Medical Payment

EA will advance on-site emergency inpatient medical payments to the employee, up to \$10,000 USD, upon receipt of satisfactory guarantee of reimbursement from the employee. The cost of medical services is the employee's responsibility.

Medical Search and Referral

EA will assist the employee in finding physicians, dentists and medical facilities.

Replacement of Medication and Eyeglasses

EA will arrange to fill a prescription that has been lost, forgotten, or requires a refill, subject to local law, whenever possible. EA will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are the employee's responsibility.

Medical Monitoring

During the course of a medical emergency resulting from an accident or sickness, professional case managers, including physicians and nurses, will monitor the employee's case to determine whether the care is appropriate.

Visit by Family Member/Friend

If the employee is traveling alone and must be or is likely to be hospitalized for seven or more days or is in a life-threatening condition, EA will arrange and coordinate payment for the round-trip transportation for one family member or friend, designated by the employee from his or her home to the place where the employee is hospitalized.

Dependent Children Assistance

If any dependent children under the age of 19 traveling with the employee are left unattended because the employee is hospitalized, EA will coordinate and arrange payment for their economy class transportation home. Should transportation with an attendant be necessary, EA will arrange for a qualified escort to accompany the child(ren).

Traveling Companion Assistance

If a travel companion loses previously-made travel arrangements due to the employee's medical emergency, EA will arrange for the employee's traveling companion's return home.

Emergency Evacuation/Medically-Necessary Repatriation

In the event of a medical emergency, when a physician designated by EA determines that it is medically necessary for the employee to be transported under medical supervision to the nearest hospital or treatment facility or be returned to the place of residence for treatment, EA will coordinate and arrange payment for the transport under proper medical supervision.

Repatriation of Mortal Remains

In the event of the employee's death while traveling, EA will coordinate and arrange payment for all necessary government authorization, including a container appropriate for transportation and for the return of the remains to place of residence for burial.

Personal Assistance Services

Pre-Trip Information

EA offers a wide range of informational services before the employee leaves home, including: Visa, Passport, Health Hazards Advisories, Currency Exchange, Inoculation and Immunization Requirements, Temperature and Weather Conditions and Embassy and Consulate Referrals.

Interpretation/Translation

EA will assist with telephone interpretation in all major languages. If the employee requires ongoing or more complex translation services, EA will refer the employee to local translators.

Locating Lost or Stolen Items

EA will assist in locating and replacing lost luggage, transportation ticket application, documents and personal possessions.

Emergency Cash

EA will advance up to \$500 after satisfactory guarantee of reimbursement from the employee. Any fees associated with the transfer or delivery of funds are the employee's responsibility.

Emergency Travel Arrangements

In the event of an emergency, EA can help the employee make new travel arrangements, including airline, hotel and car rental reservations.

Legal Assistance/Bail

EA will notify the proper embassy or consulate of incarceration, arranging the receipt of funds from third party sources and locate an attorney and bail bonds, where permitted by law, with satisfactory guarantee of reimbursement from the employee. The employee pays attorney fees.

Emergency Message Relay

EA will transmit an urgent message for the employee to the employee's family, friends or business associates. EA will also accept and retain messages for up to 15 days.

Dedicated to excellence. Kansas City Life Group Benefits - your partner in employee benefits.



K·C·L GROUP
BENEFITS

KANSAS CITY LIFE INSURANCE COMPANY 3520 BROADWAY KANSAS CITY, MO 64111
877.266.6767 • groupbenefits@kclife.com www.kclgroupbenefits.com