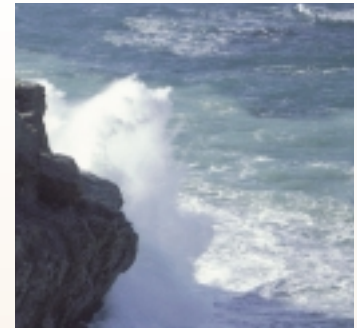


Group Dental Plan

**Kansas City Life  
Insurance Company**



**We're here for you**



**E**mployers understand how important benefit plans are in attracting and retaining valuable employees. When you add a dental plan to your client's benefits package, you are providing one of today's most popular benefits. That's because it's a highly visible, highly used benefit that offers employees the freedom to choose the provider they want.

Dental coverage can help increase employee morale and will go a long way toward offsetting any benefit reductions now or in the future. Kansas City Life is proud to offer a comprehensive dental plan with options that fit the budget of any employer, large or small.



## Deductibles

Standard plans include a combined \$50 deductible for Types II and III services and waive the deductible for Types I and IV services. Groups with prior dental coverage of 50 or more participating employees may elect a \$25 deductible. Some groups may choose to include a deductible on all services. Groups can choose family maximums of two or three times the per-person amount.

## Plan Maximums

The standard calendar year maximum is \$1,000 for all levels of service. Other options include \$500, \$750, \$1,250, \$1,500 or \$2,000. The same options are available for the lifetime benefit maximum for Type IV services.

## Coordination of Benefits

Benefits under this plan will be coordinated with other group plans so not more than 100% of allowable expenses are paid.

## Predetermination of Benefits

Employees are encouraged to notify the claims department when they expect dental expenses to exceed \$300. By doing this, employees know in advance how much expense they will incur and the benefits the plan will provide.

## Eligibility

All permanent, full-time employees actively working at least 30 hours a week can be covered under this plan. Eligible dependents include the spouse and unmarried children under age 19 (or up to age 24 if attending school full-time and financially dependent upon the employee for support).

No individual who is eligible for coverage as an employee can be insured as a dependent. If two eligible employees are married, only one may insure the spouse and eligible children.

## Employee Participation Requirement

All eligible employees must be enrolled if the plan is non-contributory. The employer must contribute at least 50% to the cost and at least 75% of eligible employees must be enrolled when employees share in the cost of the plan. A minimum of 10 employees must participate.

## Claims Administration

Our dedicated, knowledgeable professionals process claims promptly and accurately. Our state-of-the-art claims system and cost-control procedures assure that your benefit plan will be properly managed. As your claims administrator, employees may contact us directly with questions by using our toll-free number, 800/874-5254 Ext. 6045.



**W**e'll be with you.

# W

# e're Kansas City Life.



## Covered Services

Type I Preventive Service	Type II Basic Services	Type III Major Services	Type IV Orthodontic Services (Optional)
Routine Exams Bitewing X-rays <i>(one every six months or one complete series every 36 months)</i> Prophylaxis (2 per year) Sealants (to age 14) Fluoride Treatments (to age 19) Space Maintainers (to age 12) Certain Lab Tests	Basic Fillings Oral Surgery <i>(extractions and impacted teeth)</i> Emergency Palliative Treatment Tissue Conditioning <i>(limited to 2 treatments per arch within any 24 month period)</i>	Restorative <i>(inlays, onlays and crowns)</i> Crown Build-Ups Prosthetics <i>(dentures and bridges)</i> Denture and Crown Repair Endodontics* <i>(root canal and pulpal therapy)</i> Peridontics* <i>(including treatment of diseased gums)</i> <i>*Can be placed in Type II</i>	Orthodontia <i>(orthodontic care for proper alignment of teeth)</i>  Orthodontia is provided only to dependent children who are under age 19 when treatment is received.

**For a competitive quote, submit the following information:**

## Coinsurance

Type I – 100%  
 Type II – 80%  
 Type III – 50%  
 Type IV – 50%  
*(paid at 90th percentile of usual and customary)*

## Benefit Waiting Periods

Type I – None  
 Type II – None  
 Type III – 12 Months  
 Type IV – 12 Months

## Optional Plan Designs

To meet every client's needs, a variety of plan design options are offered. A deductible can be added for preventive and/or orthodontic services. Deductibles can be increased on Types II and III to \$75 or \$100. Other options include changing coinsurance percentages and adjusting benefit waiting periods.

*This is not a certificate of insurance, but a brief description only. The group policy alone determines all rights and benefits. Kansas City Life reserves the right to withdraw this offer at any time.*

- Company Name ■ Location (city, state, zip)
- Nature of Business
- Census Data – Including gender, date of birth, single/family
- Benefit Plan Desired
- If there is an existing plan, please include the following information:
  - Present Plan and Rates • Present Carrier
  - Experience – Paid Premium vs. Paid Claims (Required only on groups larger than 100 lives)

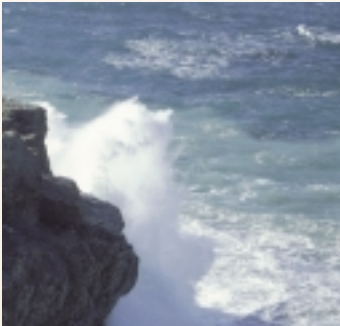
## Forward information to:

- Group Sales Department  
 Kansas City Life Insurance Company  
 3520 Broadway • PO Box 219425  
 Kansas City, MO 64121-9425
- Toll-free: 877/266-6767 Ext. 8200
- Fax: 816/531-4648
- E-mail: groupbenefits@kclife.com

## Group Products from Kansas City Life Insurance Company

Offering a variety of other employee benefit plans to meet your specific needs.

- Term Life and Accidental Death & Dismemberment (AD&D)
- Voluntary AD&D
- Short Term Disability
- Long Term Disability
- Voluntary Dental
- Vision Care
- Select Trust Plus — Life, STD, LTD and Dental
- Administrative Services Only — including Flex Plan Administration



### Kansas City Life Insurance Company

SINCE 1895

3520 Broadway

PO Box 219425

Kansas City, MO 64121-9425

TOLL-FREE:

877/266-6767 EXT. 8200



K·C·L GROUP  
BENEFITS



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ASSOCIATION