

# Group Accident Proposal

## provided by Kansas City Life Insurance Company



**KANSAS CITY LIFE**

### GROUP BENEFITS

**Proposed For:** Aztec Secrets  
**Effective Date:** 9/1/2025  
**Eligibility:** All full-time Employees working 30 hours per week  
**Dependent Eligibility:** Spouse up to age 70 and unmarried children up to age 26 (varies depending on state requirements)  
**Coverage:** Off the Job

**Low Plan** - Below is an abbreviated listing of benefits and amounts payable. Specific covered injuries will be payable based on type/severity. This list is not all inclusive. Please refer to proposal document 12064A, pages 5-9 for the full list of benefits and amounts payable.

<b>Wellness Benefit:</b>	Not Included
<b>Hospital Admission:</b>	\$750
<b>Hospital Confinement:</b>	\$100 per day up to 365 days
<b>Hospital Confinement due to Covered Sickness:</b>	\$100 per day up to 30 days
<b>Air / Ground Ambulance:</b>	\$600 / \$200
<b>Emergency Room Treatment:</b>	\$100
<b>Fractures Closed Reduction / Open Reduction:</b>	Up to \$2,500 / Up to \$5,000
<b>Dislocations Closed Reduction / Open Reduction:</b>	Up to \$1,000 / Up to \$4,000
<b>Burns (3<sup>rd</sup> and 2<sup>nd</sup> degree):</b>	Up to \$7,500 (3 <sup>rd</sup> degree) / \$500 (2 <sup>nd</sup> degree)
<b>Lacerations repaired by stitches:</b>	Up to \$500
<b>Eye Injury with surgical repair:</b>	\$200
<b>Tendon / Ligament / Rotator Cuff with surgical repair(s):</b>	1 - \$600 2+ - \$900
<b>Physician Follow-up visits:</b>	\$50 per visit up to 2 visits per covered accident
<b>Accidental Death (not payable with Common Carrier):</b>	<b>Employee:</b> \$25,000 / <b>Spouse:</b> \$10,000 / <b>Child:</b> \$5000

#### Monthly Rates

Employee Only:	\$12.43
Employee + Spouse:	\$23.08
Employee + Child/ren:	\$36.32
Family:	\$51.41

- Rates are guaranteed for 2 Years following the effective date.
- This proposal assumes an employer contribution of 0% and requires a minimum of 5 employees.
- Portability is included.
- Actively at work is required.
- Proposal assumes the group has been in business for one year.
- Rates include a flat 15.00% commission.
- One-time true open enrollment at the policy's inception.

This proposal is subject to revision if the plan is not effective within 60 days of the proposal date and rates are subject to change should there be significant changes in the employer data, employee census, or plan design. This is a brief description only and is not a contract. The Group Master Policy will determine all rights and benefits. Coverage is not available in all states. Policy form PJ145/Certificate form CJ145.

This proposal is complete and valid only when attached to form 12064A.