



BlueCross BlueShield
of Kansas City

An Independent Licensee of the
Blue Cross and Blue Shield Association



Life Package SGL25: Small Group Term Life/AD&D and Dependent Life

Group Term Life, Accidental Death and Dismemberment (AD&D) coverage is designed to provide benefits to the beneficiary for loss of life, or to the insured for loss resulting from accidental dismemberment. Dependent life coverage is designed to provide benefits to the beneficiary for loss of life, or to the insured for loss resulting from accidental dismemberment.

The benefits are provided through a group master policy issued to and purchased by the employer on behalf of all the eligible employees.

Employee Benefit Amount

Life and AD&D \$25,000

Dependent Term Life

Spouse \$5,000

Child(ren) \$2,000

Child 15 days to 6 months = \$100

Child 6 months to 25 years = \$2,000

Minimum Size Group

2 Lives - Missouri and Kansas

Minimum Participation

If there is 100% employer contribution, there must be 100% employee participation. The minimum employer contribution is 25%.

If there is not 100% employer contribution then:

2-3 Eligible Employees, 100% participation

4+ Eligible Employees, 75% participation (rounded up)

Guarantee Issue Amount

All coverage is issued on a guaranteed issue basis. Late applicants will be subject to evidence of insurability.

Standard Life Provisions

Waiver of Premium
Conversion Privilege
Accelerated Death Benefit

Standard AD&D Riders

Seat Belt/Air Bag
Coma
Repatriation
Exposure & Disappearance

Reductions/Termination

Life and AD&D

Life and AD&D benefits will reduce by 35% at age 65 and reduce by 50% at age 70 of the pre-age 65. Coverage terminates at retirement on both life and AD&D.

Important Note: If you are not actively at work on the date your insurance is scheduled to take effect, the coverage will take effect on the day you return to active work.

US Able Life does not offer Blue Cross and Blue Shield of Kansas City (Blue KC) products or services. US Able Life and Blue KC are not affiliated Companies.