

# Disability Facts

KANSAS CITY LIFE INSURANCE COMPANY

## Why do employees need Long Term Disability insurance coverage?



<sup>1</sup>Social Security Administration, Disability and Death Probability Tables for Insured Workers Born in 1997, Table A. <sup>2</sup>Integrated Benefits Institute, Health and Productivity Benchmarking 2016 (released November 2017), Long-Term Disability, All Employers. Condition-specific results. <sup>3</sup>Federal Reserve, Report on the Economic Well-Being of U.S. Households in 2016 (PDF), page 26. <sup>4</sup>Social Security Administration, Factsheet. <sup>5</sup>Social Security Administration, Monthly Statistical Snapshot, February 2018. <sup>6</sup>American Council of Life Insurers, unpublished data from study released in September 2017 as Assessing Americans' Financial and Retirement Security. ACLI found that 54.3% of non-retired households (51.3 million in total) did not report having disability insurance. Assuming there is at least one adult in each household, this means the number of "uncovered" adults is at least equal to the number of "uncovered" households. <sup>7</sup>Federal Reserve, Report on the Economic Well-Being of U.S. Households in 2016 (PDF), page 26.

# Long Term Disability

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Kansas City Life Insurance Company offers disability coverage your clients need at a price they can afford. When you sell disability benefits from Kansas City Life, you and your clients will receive the professional customer service you deserve and expect from an insurance provider.

### Flexible plan design

- Specialized plan designs may be created to meet employer cost objectives
- Funding options available include 100 percent employer paid, shared employer and employee cost plans and 100 percent employee-paid plans
- Group pricing means quality plans at an affordable cost

### Standard benefits

While the standard benefits are noted below, options may be available.

- **Monthly benefit amounts:** range from \$500 to \$15,000 based on salary qualifications
- **Benefit duration:** SSNRA
- **Elimination period:** option of 30 to 365 days
- **Accumulation of the elimination period:** up to two times the elimination period
- **Pre-existing conditions limitation:** 3/12 months
- **Minimum monthly payment:** the greater of \$100 or 10 percent of the gross monthly payment
- **Survivor benefits:** three months is standard
- **Vocational rehabilitation benefit:** additional benefit of five percent of the gross monthly payment to a maximum of \$500 per month, if receiving monthly payments and participating in a vocational rehabilitation plan

### Customizable

There are many additional benefits to help customize plans.

- Advanced survivor
- Progressive disease
- Education benefit
- Retirement contribution
- Supplemental disability
- Medical or COBRA premium disability
- Child or family care expense benefit
- Definition of disability with either loss of duties or earnings loss
- Accidental dismemberment and loss of sight
- Infectious and contagious disease

### Special features

- **Unlimited work incentive benefit:** disabled employees who are able to work in a limited capacity may be able to receive up to 100 percent of the pre-disability earnings before benefit reductions
- **Vocational rehabilitation services:** rehabilitation services are available to assist claimants in returning to work to the extent they are able
- **Worksite modification benefit:** the employer may be reimbursed up to 100 percent of reasonable costs incurred when modifications are needed in the workplace to accommodate a person's return to work
- **Pursuing Social Security Disability Income (SSDI) benefits:** the claimant receives support in pursuing a claim for SSDI benefits when there is a reasonable belief that he or she may qualify
- **Recurrent disability:** if a person has a recurrent disability after returning to work for fewer than six months, the disability is treated as part of the prior claim, which means another elimination period does not need to be completed

*Additional options are available.*

*Policy and certificate referenced: PJ140/CJ140. Coverage and/or options may not be available in all states. For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force or discontinued, see your agent or write to the company. The policy described is cancellable or renewable at the option of the Company. The Company has the right to increase the premium rates.*



Underwritten by: Kansas City Life Insurance Company

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