



COVID-19 and procedural changes for Kansas City Life Group insurance policies

As our nation continues to adapt to COVID-19, Kansas City Life Group Benefits remains committed to our clients and serving their ongoing needs while also remaining flexible to the extent necessary.

Please be advised of the following **procedural changes** Kansas City Life Group Benefits intends to implement until further notice – or until state or federal mandates require us to handle differently.

Clients with **delayed premium payments** may receive a past due notice. Please understand that we are **extending the premium grace period** for our clients to a minimum of 60 days, until further notice.

Regarding **Leave of Absence** and **Layoffs** occurring March 15, 2020, and after:

- **Dental policies** have a 3-month layoff provision currently. Employers may retain employees on the dental plan and continue to pay premium, and benefits will not be disrupted. Should an employer terminate an employee from the plan and rehire the employee within 6 months, the employee will be reinstated and will not be subject to probationary or benefit waiting periods.
- For **all other coverages**, we will extend layoff and/or leave of absence provisions to 90 days following the end of the month an employee was terminated. Provided an employer continues to pay premiums and keeps employees on the plan, coverage will remain uninterrupted. Life and Disability contracts currently address rehire provisions which we intend to adhere to at this time.

If an employer **terminates an employee**, the employee should be provided information related to applicable continuation of benefits including conversion, portability and COBRA as outlined in your administration guide.

Previous updates regarding Kansas City Life Group Benefits' response to COVID-19 will be found on our website.

We appreciate your patience and loyalty as we navigate this changing and challenging time.



KANSAS CITY LIFE

GROUP BENEFITS

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COVID-19 and Kansas City Life Group insurance policies

Since our foundation 125 years ago, Kansas City Life Insurance Company has been a “people” company, one in which our people serve the needs of others. Kansas City Life has never lost sight of the tremendous responsibility we have to our policyowners, associates, agents, shareholders and community.

With that in mind, Kansas City Life is actively monitoring the changing situation related to COVID-19 and wants to address concerns related to our group insurance policies.

Our **life and disability insurance contracts** do require an employee to be actively at work with the employer on a day that is a regularly scheduled workday. An employee is deemed actively at work on a day that is not a scheduled workday (i.e. vacation) only if the employee was actively at work on the preceding scheduled workday. If the employee is quarantined and unable to work, the employer may continue the employee’s life and/or disability insurance by continuing to pay premiums and granting the employee a leave of absence or approving FMLA absence. Documentation of the approved gap in service will be required at time of claim.

Regarding **disability claims**, we will promptly pay all valid claims in which an eligible member has a qualifying and documented medical event, including an event related to COVID-19. Claims for COVID-19 will be evaluated the same as any other illness and as with all claims, must satisfy the definition of disability under our policies.

Should an employee test positive but remain asymptomatic and under quarantine, under most disability contracts, it would not be a compensable disability claim. However, we would examine every claim based on its own merits and the contract under which the individual is insured.

<p>If an employee files a claim for Disability benefits due to a <u>positive test</u> for COVID-19 that results in a quarantine:</p>	<p>Definition of Disability:</p>
<p>If the employee is quarantined and unable to work (in other words has symptoms preventing them from functioning sufficiently to work)</p>	<p>Employee is considered Totally or Partially disabled during the period of medically required confinement.</p>
<p>If the employee is quarantined but their symptoms allow them to perform work duties from home</p>	<p>Employee would generally not be considered Totally or Partially Disabled and will be considered Actively at Work.</p>

For our clients who have access to the Employee Assistance Program, we encourage employees who are feeling overwhelmed to utilize this service for support either by visiting eaphelpink.com or by calling 877-239-8783.

For the most updated information, please refer to the *Centers for Disease Control and Prevention* (CDC) or your local health authority.



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