



## The risk of disability

The ability to earn a living is a very important asset for most. But what would happen if that paycheck stopped? When a paycheck stops and there is no income protection in place for medical bills, rehabilitation, and mortgage payments, this can have a real effect on a household's funds.

Disability insurance is there to help provide assistance if an employee is unable to work because of an illness or injury. Kansas City Life Group Benefits offers Long Term Disability (LTD) to help protect working households with a wide range of plan options.

### LTD features include:

- Online claim filing
- Claim acknowledgement within 2 days
- Multi-year rate guarantees
- Unlimited return to work standard on all True Group LTD contracts
- No mandatory rehabilitation
- Robust Employee Assistance Program (EAP) with up to 5 face-to-face visits
- 'And' and 'Or' definitions available for disability

Contact your group sales representative with any questions about Accident Insurance.



**KANSAS CITY LIFE**

**GROUP BENEFITS**

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