



Legacy **SNAP**... simple, new, affordable, protection

GROUP TERM LIFE & ACCIDENTAL DEATH BENEFIT

\$15,000; Benefits reduce 35% at age 65, 50% of the original amount at age 70 and terminate at retirement. \$2,000 on spouse/\$1,000 on children up to age 26/\$250 for infants 14 days to 6 months also included.

LONG TERM DISABILITY

60% of an employee's salary up to a maximum benefit of \$1,500 a month after a 90 day elimination period. Benefits are payable to Social Security Normal Retirement Age and are limited to 24 total months for disabilities caused by mental/nervous/drug/alcohol unless hospital confined. Benefits for a disability that results from a pre-existing condition will not be covered until an individual has been actively at work for 24 months from the date he/she is eligible for coverage.

SHORT TERM DISABILITY

\$150 per week benefit payable for up to 13 weeks for non-occupational disabilities beginning on the 1st day of an accident or the 8th day of a sickness with no limitations due to pre-existing conditions.

Policies referenced herein: PJ136/CJ136, PJ139/CJ139, PJ140/CJ140

This policy has exclusions, limitations, and terms under which the policy can be continued in force or discontinued. The policy described is cancellable or renewable at the option of the Company. For costs and complete details of the coverage, call or write your insurance agent or the company.

**Legacy Financial Solutions and
Kansas City Life Insurance Company**

have partnered to create a plan of employee benefits that meets your needs and the needs of your employees.

Legacy SNAP focuses on simplicity - no confusing plan options and just one price. Legacy SNAP is a life and disability package available only to churches of two to 24 lives. It covers all full time employees working more than 20 hours per week. The employer pays 100 percent of the cost and the benefit package is easy to understand as every eligible employee receives the same benefits.

LEGACY SNAP PLAN PARAMETERS

- Eligible groups will be between 2-24 lives
- Eligible groups must have been in business for one year
- Rate is guaranteed for two years*
- No medical underwriting
- Only SIC code 8661 is eligible
- Employees must be performing the material and substantial duties of their own occupation for a minimum of 20 hours per week
- The employer pays 100% of the premium and all eligible employees must be enrolled

**The company has the right to increase the premium rates after two years.*



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MORE INFORMATION

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***Dedicated to excellence.
Your partner in employee benefits.***



**K-C-L GROUP
BENEFITS**

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**LEGACY
SNAP**

A LIFE & DISABILITY PACKAGE
for 2-24 lives

- group term life & accidental death benefit
- short term disability
- long term disability

