



# VALUE ADDED SERVICES FROM A COMPANY YOU CAN TRUST



**Beneficiary**



**Travel**



**Identity**



**KANSAS CITY LIFE**

**GROUP BENEFITS**



# Value Added Services from Generali Global Assistance

The benefits of doing business with Kansas City Life Insurance Company go beyond our exceptional Group coverage. By selecting Kansas City Life to provide your coverage, employees will have access to outstanding services from our partner, Generali Global Assistance (GGA). Value Added Services – just one of many benefits of choosing Kansas City Life.



**Beneficiary Companion**



**Travel Assistance**



**Identity Theft**



**You can count on  
Generali Global Assistance  
24/7/365.  
Take a look at the benefits.**

Available 24 hours a day  
866-409-4690  
+1-240-330-1462 (Collect outside the U.S.)  
[ops@us.generaliglobalassistance.com](mailto:ops@us.generaliglobalassistance.com)





## Beneficiary Companion

### A service with survivors in mind

At a time of loss, the last thing survivors want to do is make phone calls and handle paperwork. With Kansas City Life's Group Benefit's Beneficiary Companion, they don't have to. Generali Global Assistance will take care of the administrative details involved in closing a loved one's affairs, relieving the stress of paperwork and allowing beneficiaries to focus on the healing process.

### Guidance

Kansas City Life Group Benefit's Beneficiary Companion service offers the following types of support:

- Guidance on how to obtain death certificate copies (necessary for performing final notifications)
- 24/7 live support and counsel from a dedicated Beneficiary Assistance Coordinator
- The Beneficiary Companion Guidebook that serves as a handy reference tool for beneficiaries navigating the aftermath of a loved one's death

### Assistance

Dedicated Beneficiary Assistance Coordinators manage the assistance process which includes notification to the following:

- Social Security Administration
- Credit reporting agencies
- Credit card companies
- Banks and other financial institutions
- Third-party vendors
- Government agencies

### Social media shut down

In an increasingly digital world, it's more common than ever for loved ones to have an active social media presence. However, it can be an emotionally painful and time-consuming process to bring closure to those accounts. Our coordinators can work with the beneficiary to:

- Discontinue access to loved one's social media accounts
- Assist with memorialization of eligible accounts to preserve a loved one's digital profile

### Identity protection and fraud resolution

Every year the identities of nearly 2.5 million deceased Americans are stolen to fraudulently open accounts, obtain loans, tax refunds, and other services, according to the IRS<sup>1</sup>. Studies have shown that a deceased person's identity is an attractive target for criminals, especially given the relative ease of obtaining their personally identifiable information. GGA's Identity Protection services give beneficiaries additional peace of mind by providing guidance on how to protect their loved one's identity and resolution assistance in the event of identity theft. Services include:

- Review of credit report with the beneficiary
- Suppression of the deceased person's credit report or a freeze/closure of the account with credit bureaus
- Full-service resolution assistance should there be an incident of identity theft, including affidavit assistance, credit bureaus and fraud department notification, help filing police report, creditor follow-up, and other services

<sup>1</sup><https://hrhcpa.com/ghosting-exploits-the-stolen-identities-of-the-dead>





## Travel Assistance

### Safe travels with travel assistance services

With Generali Global Assistance (GGA), one quick phone call can take the hassle out of a traveling emergency. When you travel 100 miles or more away from home on trips of 90 days or less, you have access to travel medical and personal assistance services.

With a local presence in 200 countries and territories worldwide and 24/7/365 assistance centers staffed with multilingual assistance coordinators and case managers as well as medical staff, GGA is here to help you obtain the care and attention you need in case of an emergency while traveling.

In the event of a life-threatening emergency, call the local emergency authorities first to receive immediate assistance, and then contact GGA.

### Available travel assistance services

#### Emergency medical payment

GGA will advance on-site emergency inpatient medical payments to you, up to \$10,000 USD upon receipt of satisfactory guarantee of reimbursement from you. The cost of medical services is your responsibility.

#### Medical search and referral

GGA will assist you in finding physicians, dentists and medical facilities.

#### Replacement of medication and eyeglasses

GGA will arrange to fill a prescription that has been lost, forgotten or requires a refill, subject to local law, whenever possible. GGA will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are your responsibility.

#### Medical monitoring

During the course of a medical emergency resulting from an accident or sickness, professional case managers, including physicians and nurses, GGA will monitor your case to determine whether the care is appropriate.

#### Visit by family member/friend

If you are traveling alone and must be or are likely to be hospitalized for seven or more days or are in life-threatening condition, GGA will arrange and coordinate payment for the round-trip transportation for one family member or friend, designated by you from his or her home to the place where you are hospitalized. Transportation costs are the responsibility of you, your family member or friend.

#### Dependent children assistance

If any dependent children under the age of 19 traveling with you are left unattended because you are hospitalized, GGA will coordinate and arrange payment for their economy class transportation home. Should transportation with an attendant be necessary, GGA will arrange for a qualified escort to accompany the child(ren). Transportation cost is your responsibility.

#### Traveling companion assistance

If a travel companion loses previously made travel arrangements due to your medical emergency, GGA will arrange for your traveling companion's return home. Transportation costs are the responsibility of you or your traveling companion.

#### Emergency evacuation/medically necessary repatriation

In the event of a medical emergency, when a physician designated by GGA determines that it is medically necessary for you to be transported under medical supervision to the nearest hospital or treatment facility or be returned to your place of residence for treatment, GGA will coordinate and arrange payment for the transport under proper medical supervision.

#### Repatriation of mortal remains

In the event of your death while traveling, GGA will coordinate and arrange payment for all necessary government authorizations, including a container appropriate for transportation and for the return of the remains to place of residence for burial.

#### Trip interruption

If you or an immediate family member is critically injured, sick or dies while traveling, GGA shall arrange for you or your immediate family member's return to the preferred place of hospitalization or burial via the most direct route on economy class airfare. Transportation cost is your responsibility.

### Additional travel assistance services

**Pre-trip information** – Know what you need from currency exchange to consulate referrals before heading out.

**Language translation** – Get assistance from an interpreter on the phone or on site.

**Lost/stolen items** – Retrieve lost or stolen luggage, ticket documentation or personal items.

**Emergency cash** – Emergency advances of up to \$500 USD are available in a time of need. (Transfer/deliver fees are your responsibility.)

**Emergency travel** – Airline, hotel and/or car rental reservations are made during an emergency.

**Legal assistance** – Legal assistance and bail are available if you're arrested. (Service costs are your responsibilities.)

**Emergency messaging** – Urgent messages will be sent to your family, friends or associates during an emergency.

**Vehicle return** – If you're unable, GGA will arrange payment and return of your rental during an emergency. (Service costs are your responsibility.)

**Pet return** – Hospitalized? GGA will arrange to return your pets home. (Service costs are your responsibility.)



## Identity Theft

### Protect yourself against identity theft

While the means to detect and prevent identity theft continue to evolve, the crime continues to impact millions of Americans every single year. As criminals continue to search for new ways to commit identity theft, with social networks and healthcare records becoming growing areas to exploit, identity theft is an ever-increasing problem.

### Comprehensive protection

Generali Global Assistance (GGA) basic identity theft protection program provides consumers with the information to protect themselves and guidance to help them resolve identity theft. This cost-effective solution offers:



#### Prevention

- Identity theft prevention kit
- Expertise available 24/7 (support available immediately upon enrollment)



#### Detection

- Three bureau fraud alert placement assistance



#### Resolution

- Credit information review
- ID theft affidavit assistance
- Wallet protection
- Translation service
- Emergency cash advance





# Generali Global Assistance (GGA)

## Conditions and Exclusions

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Generali Global Assistance (GGA) is not responsible for the validity of the documents presented by the Beneficiary Representative or by the Executor of the Estate, the accuracy of the contents of the Covered Member's credit report nor is GGA responsible for accounts that have been closed by a Covered Member's relative without the Beneficiary Representative's knowledge.

GGA is not responsible for the provision of probate or governmental agency services or proceedings relating to the Estate of the deceased Covered Member. GGA does not guarantee that its intervention on behalf of the Covered Member duly enrolled in the Beneficiary Companion Program will result in a particular outcome or that its efforts on behalf of the Covered Member will lead to a result satisfactory to the Covered Member. GGA services do not include, and GGA cannot assist the Covered Member, for thefts involving non-U.S. bank accounts. GGA is neither an insurer nor provider of insurance and nothing in this program is intended to provide a policy of insurance or insurance benefits to any Covered Member. GGA reserves the right, in its sole and exclusive discretion, to refuse to provide any Services to a Covered Member for a cause of action that occurred prior to his or her enrollment in the Identity Theft program and/or in the Beneficiary Companion program.

GGA shall provide services to all members. On any expenditure for which the member is responsible, GGA shall not be obligated to provide services without first securing funds from the member in payment of such expenditure. If the member pays for covered expenses without receiving an approval or authorization in writing from GGA, then GGA shall not be obligated to reimburse the member for any such expenditure. In the event a member requests a service not included in a program, GGA may, in its sole and absolute discretion, provide such benefits or services at the sole expense of the member, including a reasonable fee to GGA for its efforts on behalf of the member.

GGA provides the services under this program in all countries of the world. However, conditions such as war, natural disaster or political instability may exist in some countries that render assistance services difficult or impossible to provide. In such instances services cannot always be assured. GGA shall attempt to assist a member consistent with the limitations presented by the prevailing situation in the area. GGA reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit GGA to fully provide services. In the event a member travels in any area in which such conditions exist, GGA nonetheless shall endeavor to provide services consistent, however, with the risks and conditions then prevailing. GGA shall not be responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond GGA's control, including but not limited to flight conditions, labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering a service is prohibited by local law or regulations.

Decisions by physicians or other health care professionals employed by, or under contract to, or designated by GGA as to the medical necessity for providing any of the medical services covered by this program are medical decisions based on medical factors and shall be conclusive in determining the need for such services. GGA shall not evacuate or repatriate a member if an GGA designated physician determines that such transport is not medically advisable or necessary or if the injury or illness can be treated locally. In all cases, the medical professionals, medical facilities or legal counsel suggested by GGA to provide direct services to the eligible person pursuant to this program are not employees or agents of GGA, and the final selection of any such medical professional, medical facility, or legal counsel is your choice alone. GGA assumes no responsibility for the quality or content of any such medical or legal advice or services. GGA shall not be liable for the negligence or other wrongful acts or omissions of any of the healthcare or legal professionals providing direct services arising out of or pursuant to this program. The member shall not have any recourse against GGA by reason of its suggestion of, or contract with, any medical professional or attorney.

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



**KANSAS CITY LIFE**

**GROUP BENEFITS**

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