DENTAL RESERVE ACCOUNT

THROUGH KANSAS CITY LIFE INSURANCE COMPANY

Kansas City Life Group Benefits is pleased to offer a no-cost enhancement to True Group Dental contracts. The Dental Reserve Account feature allows enrolled employees and their dependents to save a portion of their calendar year maximum to utilize in the future when they meet the plan's maximum. This feature is automatically included for covered individuals on qualifying plans.

To qualify for this provision, the plan must contain Type III (Major) Services and covered individuals must have been eligible for Type III Services for at least three months. Individuals who have been eligible for Type III Services for fewer than three months at the start of the calendar year will not be eligible until the following calendar year. Each individual must have submitted at least one claim for Preventive or Basic Services during the previous calendar year to be eligible for this benefit.

Covered individuals who receive dental services during the calendar year, that are equal to or less than half of the plan maximum, will be eligible for this benefit. At the end of the calendar year, those individuals who have not exceeded the qualifying limit (50% of the annual maximum benefit) will have 25% of their annual plan maximum benefit credited towards their reserve account. Individuals may receive up to two adjustments for a total lifetime credit of 50% of the annual plan maximum. The credits may be earned in nonconsecutive years.

For clients and new enrollees with effective dates in October, November or December, the Dental Reserve Account benefit will begin accumulating at the conclusion of the first full calendar year. For example, the client has an effective date of October 2024, claim activity from January through December 2025 will determine the Dental Reserve Account benefit amount available for 2026.

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KANSAS CITY LIFE

GROUP BENEFITS

Kansas City Life Insurance Company
3520 Broadway, Kansas City, MO 64111-2565
P.O. Box 219425, Kansas City, MO 64121-9425
877-266-6767, ext. 8200 • Fax: 816-531-4648
groupbenefits@kclife.com • *www.kclgroupbenefits.com*

Plan Maximum	Qualifying Limit	Annual Reserve Amount	Maximum Lifetime Reserve Amount
$1,000	$500	$250	$500
$1,250	$625	$313	$625
$1,500	$750	$375	$750
$2,000	$1,000	$500	$1,000
$5,000	$2,500	$1,250	$2,500

Example: $1,000 Calendar Year Maximum

Year 1: Benefits paid by Kansas City Life = $350 for the calendar year. Individual is eligible for a credit of $250 during the next calendar year. Available benefit for Year 2 = $1,250 ($1,000 annual max + $250 reserve account benefit)

Year 2: Benefits paid by Kansas City Life = $650 for the calendar year (exceeds individual qualifying limit of $500). Individual is not eligible for an additional reserve account credit. Available benefit for Year 3 = $1,250 ($1,000 annual max + existing $250 reserve account benefit)

Year 3: Benefits paid by Kansas City Life = $1,100 for the calendar year (exceeds individual annual maximum and uses $100 of the reserve account). Individual is not eligible for an additional reserve account credit. Available benefit for Year 4 = $1,150 ($1,000 annual max + remaining $150 reserve account benefit)

Year 4: Benefits paid by Kansas City Life = $400 for the calendar year. Individual is eligible for a credit of $250 during the next calendar year. Available benefit for Year 5 = $1,400 ($1,000 annual max + $250 reserve account benefit + remaining $150 reserve account benefit)

In this example, reserve account credits were earned in both Years 1 and 4 totaling the maximum lifetime reserve of $500. No additional credits may be earned. Increases in annual maximums do not apply to the maximum lifetime orthodontia benefit.

Policies referenced herein: PJ123/CJ123, PJ135/CJ135, PJ143/CJ143, PJ144/CJ144. Coverage may not be available in all states.*

**The Dental Reserve Account is not applicable to any pediatric essential health benefits that may be included in the plan.*