



KEMPER BENEFITS

Accident Indemnity Insurance

Client Guide



Strength. Solutions. Security.

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You never know when or where an accident might occur. Kemper Benefits' Accident Indemnity insurance policy provides peace of mind if an accident strikes. With a wide range of benefit levels and options to choose from, employers have the ability to customize a plan that meets the needs of their workforces. Whether it is hospitalization, outpatient treatment, a doctor's appointment, an emergency room visit, or chiropractic services, these policies help offset out-of-pocket medical expenses and provide financial protection for employees.

Our Accident Indemnity insurance plan is:

- **Complete:** No benefit reduction for spouse, or dependent children except for accidental death
- **Guaranteed:** Benefits paid regardless of other coverage
- **Peace of Mind:** No age reductions and coverage portable to age 70
- **Flexible:** Four plan options to choose from
- **Convenient:** Guaranteed issue
- **On-going Care:** Physical, speech and occupation therapies included
- **Unique:** Coverage for injuries resulting from non-professional organized or scholastic sport activity

Did You Know?

1 in 9

About one out of every nine Americans seeks medical attention for an injury each year¹

Every 2 seconds

An accidental injury occurs every two seconds²

2,700,000

Roughly 2.7 million kids under 20 were treated for "sports and recreation" injuries from 2001 to 2009³

8,900,000

Falls account for 8.9 million annual trips to emergency rooms in the U.S.⁴

¹ National Safety Council, Injury Facts – 2011 Edition

² National Safety Council, Injury Facts – 2011 Edition

³ http://espn.go.com/espn/story/_/id/9469252/hidden-demographics-youth-sports-espn-magazine, 2013

⁴ National Safety Council, Injury Facts – 2011 Edition

Accidents are a major cause of financial hardships, such as foreclosure and bankruptcy, in the U.S. Employees will appreciate the added protection and peace of mind you can provide them with the Kemper Benefits Accident Indemnity insurance plan. Accident indemnity coverage can help employers improve employee productivity, manage costs and maintain competitiveness.

Kemper Benefits Accident Indemnity insurance plan at a glance:

- No benefit reductions for spouse or dependent children except for accidental death
- Group plan
- True portability (not related to group staying in-force)
- 24-hour and off-the-job-only benefits
- Spouse and dependent children coverage



Kemper Benefits is bringing value back to benefits

Employers today spend more, do more and contend with more requirements and regulations than at any time in history, yet their employees seem to have less appreciation for the benefits they receive. Kemper Benefits brings solutions to employers that meet the various challenges they face and provides long-term security for their employees.



KEMPER BENEFITS

Strength. Solutions. Security. That's the Kemper edge.

Kemper Benefits is bringing value back to benefits

Employers today spend more, do more and contend with more requirements and regulations than at any time in history, yet their employees seem to appreciate the benefits offered less. Kemper Benefits brings solutions to employers to meet the various challenges they face and provides security for their employees today and tomorrow.

Kemper Benefits is committed to providing solutions for employers and security for their employees, backed by the strength and promises of Kemper Corporation, a diversified insurance holding company, with subsidiaries that provide an array of products to the individual and business markets. We offer a broad portfolio of products that touch all aspects of a family's circumstances, protecting lives, incomes, property and well-being. Our strategically aligned services and data-enriched plans offer flexible administration. This allows for better management of employee health, enabling the employer to effectively navigate today's benefit environment.

Policies issued by:

Reserve National Insurance Company
A Kemper Life and Health Company
Oklahoma City, Oklahoma

Policy Form Number Series KB-MAI and KB-EAI. Form numbers may vary by state.

Kemper Benefits, kemperbenefits.com, is part of Kemper Corporation (NYSE: KMPR), a diversified insurance holding company, with subsidiaries that provide an array of products to the individual and business markets. Kemper's underwriting companies are rated "A-" (Excellent) for financial strength and ability to meet policyowner obligations by A.M. Best Company, a leading insurance rating authority.

Kemper Corporation's underwriting company for the Kemper Benefits voluntary worksite life, accident and health insurance products is Reserve National Insurance Company, which is responsible for the underwriting risks, financial and contractual obligations and support functions associated with the products it issues. Kemper Corporation is not responsible for the products of any of its underwriting companies.

This is only a summary of products and services offered. Actual offerings may vary by group size and other underwriting considerations, and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the specific policy. Please see the specific policy and certificate for details. Policies are not available in all states.

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