



KEMPER BENEFITS

Critical Illness Insurance

Client Guide



Strength. Solutions. Security.

KB-CG-CI (12/13)



Being diagnosed with a critical illness can generate costs far beyond typical medical expenses—costs that may or may not be covered by traditional health plans. The Kemper Benefits Critical Illness insurance policy can help employees cover the costs that arise from a critical illness diagnosis, while keeping their family savings intact. This policy covers a broad range of conditions most likely to cause major lifestyle changes, such as heart attack, stroke, cancer, renal failure, paralysis, severe burns, organ transplant, occupational HIV, coma, Alzheimer's disease, Parkinson's disease, Muscular Dystrophy Syndrome, and benign brain tumors.¹

Our Critical Illness insurance plan is:

- **Convenient:** Offered through payroll deduction basis
- **Flexible:** We offer a wide variety of plans from which to choose
- **Dependable:** Coverage includes re-occurrence, additional occurrence and a coverage escalator that increases yearly the face amount
- **Accommodating:** Our plans are available for Guaranteed Issue with participation requirements

Did You Know?



Americans suffer 1.5 million heart attacks and strokes each year¹



Medical bills are the biggest cause of U.S. bankruptcy²



Cancer is the second most common cause of death in the U.S.³



One in four deaths in the United States is due to heart disease⁴

¹ Benefits may vary for certain conditions.

² http://www.theheart.org/article/1486979.do#bib_1

³ http://www.theheart.org/article/1486979.do#bib_1;

⁴ <http://www.cancer.org/acs/groups/content/@epidemiologysurveillance/documents/document/acspc-031941.pdf>;

⁵ <http://www.world-heart-federation.org/cardiovascular-health/stroke/>

Critical illnesses 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 Critical Illness insurance plan. Critical illness coverage can help employers improve employee productivity, manage cost and maintain competitiveness.

Kemper Benefits Critical Illness insurance plan at a glance:

- **Three different plans to choose from:**
 - Plan 1—Group critical illness without cancer
 - Plan 2—Group critical illness with cancer
 - Plan 3—Group critical illness with cancer and a cancer treatment rider
- **Reoccurrence and additional occurrence:** No limit on number of re-occurrences for a covered condition with a 12 month wait between occurrences. No limit on the number of additional occurrences of a covered condition with a 6 month wait between occurrences.
- **Benefits enhance:** Option to select a First Diagnosis Benefit Enhancement Rider that increases face amount by \$1,000 per year for a period of ten years or until first claim.



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 Series KB-MCI and KB-ECI. 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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