



KEMPER BENEFITS

Dental PPO Insurance



Strength. Solutions. Security.

KB-CG-DI (02/15)

Dental disease or discomfort is a frequently overlooked reason for employee absences or poor work performance. And, as every human resources professional knows, lost work days can mean loss of revenue for employers. Kemper Benefits offers affordable and flexible dental plan coverage to employers, while being backed by Kemper's commitment, knowledge and customer service.

Our Dental PPO insurance plan options are:

- **Flexible:** Five plans, including a high-low option, to custom-fit the budget and service preferences of any employee population. Offered to groups with a minimum of five participants on a guaranteed issue basis
- **Convenient:** The Maximum Care Network™ provides employees and their eligible dependents with more than 200,000 credentialed dental access points nationwide
- **Affordable:** Network dentists are contracted to provide services at negotiated fees to keep out-of-pocket costs low
- **Integrated:** The Maximum Care Network™ is a seamless combination of two reputable, independent dental PPO networks, which results in average aggregate discounts of 5% to 50% below reasonable and customary charges
- **Cost-Effectiveness:** Premium discounts available with an employer contribution



Kemper Benefits is bringing value back to benefits

Employers today spend more, do more and contend with more requirements and regulations than 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 provide long-term security for their employees.



In addition to promoting oral health, a quality dental benefits plan can aid in recruiting and retaining employees. In a competitive market, dental benefits are consistently cited as one of the most sought after employee benefits. We understand the needs of employees and their dependents and integrate those needs with the appropriate dental services.

The Kemper Benefits Dental PPO insurance plan at a glance includes:

- Administrative platform that is state of the art and uses best-in-class, easy to understand reporting
- Ability for employers to create high-low plans
- Maximum Care Network™, one of the largest PPO dental networks in North America, provides access to local dentists and provides deep network discounts
- Flexibility to choose preventative, basic and major benefits
- Depending on plan, coverage toward routine exams, cleanings, filling and simple extractions
- Plans may be customized to include endodontics, periodontics and even orthodontic services

Did You Know?

164,000,000

164 million work hours are lost each year due to dental-related illnesses in adults¹

42%

According to studies, 42% of Americans in the past six months have failed to go to the dentist due to being unable to afford treatment²

150,000,000

More than 150 million Americans have no dental coverage—2.8 times the medically uninsured³

¹ "National Call to Action to Promote Oral Health." ² <http://ada.org/news/7338.aspx>

³ http://www.nadp.org/Dental_Benefits_Basics/Dental_BB_1.aspx#sthash.wlhD5V95.dpuf



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 GDP-12. 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.

Notice to Colorado Residents: This plan DOES NOT include coverage of pediatric dental services as required under federal law. Coverage of pediatric dental services is available for purchase in the State of Colorado, and can be purchased as a stand-alone plan, or as a covered benefit in another health plan. Please contact your insurance carrier, agent, or Connect for Health Colorado to purchase either a plan that includes pediatric dental coverage, or an Exchange-qualified stand-alone dental plan that includes pediatric dental coverage.

A dental PPO helps a policyholder obtain dental care at an affordable price by contracting with dentists in its "network." To lower out-of-pocket costs, it is important that services are received from a network provider. Network providers are reimbursed according to the agreed upon negotiated rates in effect on the date covered expenses are incurred. These negotiated rates may vary based on geographic area, provider, and/or services provided.

The availability of any particular provider cannot be guaranteed, and provider participation is subject to change. Benefits may be reduced for services performed by out-of-network providers. Policyholders should check with the provider before scheduling appointments or receiving any services to confirm the provider participates in the Maximum Care Dental PPO Network. See the dental plan coverage schedule for details, exclusions and limitations.

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