



KEMPER BENEFITS

Gap Insurance

Client Guide



Strength. Solutions. Security.

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Offering family health plans can help provide your employees protection and financial security in the event they are injured or become ill. However, sometimes the out-of-pocket expenses of major medical services, such as surgery or on-going physical therapy are difficult to bear. The Kemper Benefit's Gap insurance plan will help provide the added protection your employees need by assisting with covering the balance of costs, such as co-pays and deductibles, normally the full responsibility of the patient.

Our Gap insurance plan features includes:

- **Existing Plan Requirement:** Expenses must be covered by the insured's qualifying employer major medical plan or comprehensive medical plan to qualify
- **Plan Flexibility:** Covers certain portions of costs (e.g. coinsurance, copays and deductibles) up to the maximum benefit selected
- **Outstanding Protection:** Each policy includes benefits for both in-patient and outpatient procedures, as well as accident-only ambulance expenses
- **Optional Coverage:** Outpatient physician office visit benefit and outpatient indemnity prescription drug benefit, may be added to the Gap insurance plan
- **Transparency:** Primary medical plan EOB is used to determine what expenses are eligible for coverage under the Gap insurance plan

Out-of-pocket medical expenses are a major cause of financial hardship in the U.S. Employees will appreciate the added protection and peace of mind you can provide them with a Kemper Benefits Gap insurance plan. Gap coverage can help employers reduce current and future healthcare costs without compromising employee benefit levels.

Kemper Benefits Gap insurance plan at a glance includes:

- Emergency room visits (Accident only)
- In-patient surgery
- Outpatient surgery
- Outpatient physician benefit (optional)
- Outpatient indemnity prescription drug benefit (optional)

Did You Know?



68 percent of families in the U.S. do not save any annual income¹



Consumer out-of-pocket healthcare expenses will reach an average of \$3,301 a year for each household by 2014 from \$2,500 in 2009²

3 in 5

In 2013 more than 20% of American adults were struggling to pay their medical bills, and three in five bankruptcies will be due to medical bills³



¹ U.S. Federal Reserve Board, Survey of Consumer Finances, 2010

² <http://www.bankrate.com/finance/insurance/coping-with-out-of-pocket-health-care-cost-1.aspx>

³ <http://www.nerdwallet.com/blog/health/2013/06/19/nerdwallet-health-study-estimates-56-million-americans-65-struggle-medical-bills-2013/>

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.



KEMPER BENEFITS

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

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Kemper Benefits is committed to providing solutions for employers and security for their employees, backed by the strength and promises of Kemper Corporation. 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 marketed by **Reserve National Insurance Company**, a subsidiary of Kemper Corporation.
Policies Issued by **Fidelity Security Life Insurance Company (FSL)**:

FSL is the insurance company underwriting the Kemper Benefits Gap plan. FSL is located in Kansas City, Missouri, and has been rated A-(Excellent) based on an analysis of financial position and operating performance by A.M. Best Company, an independent analyst of the insurance industry. For the latest rating, access www.ambest.com.

In case of conflict between this brochure, the certificate of insurance and the Master Policy, the language of the Master Policy is overriding. A sample Master Policy is available upon request. Please verify state availability at the time of sale. Group Master Policy Nos: MG-133 & MG-134 and IP-108/IP-109. Policy Form Nos: M-9081/M-9082 and M-9114/M-9118. 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.

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