



KEMPER BENEFITS

Hospital Indemnity Insurance

Client Guide



Strength. Solutions. Security.

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Employers face difficult decisions on how to cope with the high cost of healthcare, while at the same time providing affordable, quality protection for their employees. Even though high deductible health plans make health coverage more affordable for both you and your employees, these plans may greatly increase the burden of out-of-pocket expenses if a serious accident or sickness occurred. Kemper Benefits developed the Hospital Indemnity insurance plan to assist with these challenges.

Our Hospital Indemnity insurance plan is:

- **Cost Effective:** Benefits pay for covered sicknesses or injuries when hospital confined
- **Reliable:** The plan pays directly to the insured and in addition to any other insurance
- **Accessible:** No health questions to answer and no pre-existing limitations
- **Flexible:** Plans include options to custom-fit the budget and service preferences of any employee population
- **Convenient:** Offered to groups with a minimum of five participants on a guaranteed-issue basis

Did You Know?

\$2,168

The average cost of a trip to the emergency room is \$2,168¹

**129.8
million**

The number of visits to the emergency room every year²

\$10,000

Average cost of a hospital stay³

¹Time Magazine, March 2013 ²Center for Disease Control and Prevention 2013 figures. <http://www.cdc.gov/nchs/fastats/emergency-department.htm>
³2013 Statistical Brief from the Agency for Healthcare Research and Quality <http://www.beckershospitalreview.com/finance/11-statistics-on-average-hospital-costs-per-stay.html>



Hospitalization can lead to significant expenses, even if your employees are covered by major medical insurance. Employees appreciate the option for additional coverage to hedge against large claims, which can be accomplished through the Kemper Benefits Hospital Indemnity insurance plan. The stress of medical bills can be a significant factor in productivity decreases, absenteeism and additional health issues. At Kemper Benefits, we provide additional coverage to aid in mitigating these situations.

Kemper Benefits Hospital Indemnity insurance plan at a glance:

- **Hospital Confinement Benefit¹**
 - \$100–\$1,500 for 1st day
 - \$100–\$1,000 for 2nd–60th day
 - 1-10, 30 or 60 days per confinement
- **Intensive Care Unit (ICU) Benefit**
 - \$100–\$1,000 per day
 - 1-10 or 30 days per benefit period
- **Hospital Admission Benefit²**
 - \$100–\$1,500 per day
 - 1 day per benefit period
- **Emergency Room Benefit for Injuries**
 - \$100–\$1,000 per day
 - 2–5 days per benefit period

¹Required benefit ²Not HSA compatible



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 helps provide 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 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 Hospital Confinement Indemnity insurance 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:HP-43/HP-44/HP-45/HP-46. Policy Form Nos: M-6015/M-6017. 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.

This is only a summary of the Kemper Benefits Hospital Confinement Indemnity insurance plan offered by FSL. 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 certificates for details. Policies are not available in all states.

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