



KEMPER BENEFITS

Limited Benefit Medical Insurance

Client Guide



Strength. Solutions. Security.

KB-CG-LMIW/FSLD (08/14)

Kemper Benefits specializes in developing customized plans that have the best interests of the employee and employer in mind. In today's workforce there are millions of employees who either cannot afford or are not eligible for healthcare through their respective employers. However, the Kemper Benefits Limited Benefit Medical insurance plan levels the playing field by giving employees a cost-effective option for benefits that can help provide needed healthcare benefits. Affordable insurance means healthier employees, which translates into increased productivity.

Our Limited Benefit Medical insurance is:

- **Reliable:** Provides benefits for expected and unexpected medical costs
- **Flexible:** Access to a wide range of resources, including a national medical provider network (this is not an insured benefit)
- **Dependable:** All eligible applicants are accepted

Kemper Benefits Limited Benefit Medical insurance provides basic indemnity benefits to employees and their families.

The Kemper Benefits Limited Benefit Medical insurance plan at a glance:

(Benefits are payable per insured person per day up to the maximum number of days, as selected by the Employer.)

Required Benefits

- Daily Hospital Confinement: \$100 to \$1,000 benefit (\$1,500 for groups with more than 500 eligible lives)
- Outpatient Physician Office Visit: \$20 to \$100 benefit
- Outpatient Diagnostic Laboratory: \$10 to \$100 benefit
- Outpatient Diagnostic Test: \$50 - \$100 benefit

Optional Benefits

- Hospital Admission: \$100 to \$1,000 (\$1,500 for groups with more than 500 eligible lives)
- Intensive Care Unit Confinement: \$100 to \$1,000 (\$1,500 for groups with more than 500 eligible lives)
- Daily Skilled Nursing: \$50 to \$1,000 (\$1,500 for groups with more than 500 eligible lives)
- Inpatient Surgery: \$500 to \$5,000
- Outpatient Surgery: \$150 to \$2,500
- Anesthesia: 15%, 20% or 25% of the Surgery Benefit paid
- Outpatient Advanced Diagnostic Tests:
 - o Level One: \$50 to \$200
 - o Level Two: Three times the Level One Test Benefit
- Ambulance: \$50 to \$300
- Emergency Room for Injury: \$300, \$500 or \$1,000
- Emergency Room for Sickness: \$50, \$75 or \$100
- Outpatient Accidents Benefit: \$50, \$100 or \$150
- Wellness: \$50, \$100 or \$150

Other Optional Insurance Benefits

- Employee Term Life and AD&D Benefit: \$5,000 Term Life and \$5,000 AD&D
- Supplemental Term Life and AD&D Benefit:
 - o Employee: \$2,500 to \$20,000 (in addition to the \$5,000 Employee Benefit)
 - o Dependent Spouse: 50% of selected Employee Benefit
 - o Dependent Children: 25% of selected Employee Benefit (2.5% ages 14 days to 6 months)
- Outpatient Indemnity Prescription Drug: Annual maximums of \$1,000, \$1,500, \$2,000, \$2,500 or \$3,000
- Dental:
 - o Pays 80% of Basic, Preventive and Diagnostic Dental Services
 - o Pays 50% for Major Dental Services
 - o Annual Maximum: \$300 to \$1,000
- Vision: Three plans to choose from – Exam only or two options for Exam and Materials

Discount Programs and other Non-Insurance Products

- PPO Network: Access to Multiplan Network
- COBRA: Administration is provided as part of the plan
- Kemper Care Discount Program: Pre-negotiated discounts on vision care, a 24-hour nurse line, wellness and lifestyle products; prescriptions and diabetes management

Kemper Care Discount Program

The Kemper Care discount program includes pre-negotiated discounts on vision care, a 24-hour nurse-line, wellness and lifestyle products, prescriptions, and diabetes management.

Vision-EyeMed: Employees save 20% to 40% off the retail price of eyewear with the EyeMed Vision Care Access Plan D discount program through the Access network. Employees are eligible for discounts on exams, eyeglasses and contact lenses from more than 65,000 providers nationwide including independent optometrists, ophthalmologists, opticians, and leading optical retailers such as LensCrafters®, Sears Optical®, Target Optical®, JCPenney® Optical, and most Pearle Vision® locations.

24-Hour Nurse-Line: Carenet's Nurse-Line provides access to experienced, compassionate nurses available anytime to answer questions, assess symptoms and provide care recommendations. Staffed by highly-skilled Registered Nurses, Carenet's Nurse Advice team is available 24/7 to assist with employees health concerns. With nurse triage, employees are directed to a facility close to them, saving time and money. Receiving advice from these Registered Nurses reduces claims and costs, relieves stress and increases productivity.

Wellness and Lifestyle: MyEWellness.com is a comprehensive health resource designed to help individuals achieve their personal goals regardless of age, gender or health condition. This web-based health and wellness program promotes personal health and fitness through the natural therapies of diet, nutritional supplements, the benefits of exercise and a healthy attitude.

Pharmacy: Employees are able to save on the price of prescription drugs at thousands of participating pharmacies nationwide. Employees save from 15% to 60% on generic prescriptions and 15% to 25% on brand name prescriptions. With this program, employees will have the opportunity to save at more than 60,000 participating pharmacies nationwide including Costco, Safeway, CVS, Duane Reade, Wal-Mart, Target, Walgreens and Rite Aid. At the pharmacy, members will present their membership card to save on prescription drugs.

Diabetes Management & Lifestyle Enhancement: Global Total Health (GTH) provides the highest quality diabetic supplies at vastly reduced prices disbursed through a highly sophisticated distribution channel. GTH is dedicated to offering the finest quality FDA-approved and CMS-approved medical products channeled through a highly efficient and effective delivery system. Additionally, GTH offers diabetes prevention/intervention by promoting healthy lifestyle changes to reduce and prevent diabetes. GTH offers all-inclusive wholesale pricing to members with no shipping or handling fees, priority mailing on all products, the world's most advanced diabetic testing meter and much more.

*Please note that Kemper Care and Wellness and Lifestyle Services are non-insurance benefits.

Did You Know?



Nearly 20 percent of working adults are either ineligible for, or unable to afford employer-sponsored health insurance¹



84 million people were either uninsured or underinsured at some point in 2012²

60%

Medical bills cause more than 60 percent of personal bankruptcies in the United States³

¹ U.S. Census Bureau ² Commonwealth Fund 2012 Biennial Health Insurance Survey
³ www.cnn.com/2009/HEALTH/06/05/bankruptcy.medical.bills/index.html?_s=PM:HEALTH

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.**

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 Limited Benefit Medical 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: LM-152/LM-153/IP-108/IP-109/DT-233/VC-112. Policy Form Nos: M-6012/M-6014/M-9114/M-9118/M-9037/M-9059. 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 Limited Benefit Medical 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.

The Kemper Benefits Limited Benefit Medical insurance plans are not "minimum essential coverage" under the federal Affordable Care Act.

THE KEMPER CARE DISCOUNT PROGRAM IS NOT INSURANCE and is not intended to replace health insurance. This program does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This program is not a Qualified Health Plan under the Affordable Care Act. **THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.** The Kemper Care Discount Program provides discounts at certain health care providers for medical services. The range of discounts will vary depending on the type of provider and service. The program does not make payments directly to the providers of medical services. Program members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization. Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. This plan is not available in all states. This plan is not currently available in Washington. *Medicare statement applies to MD residents when pharmacy discounts are part of plan.