

**> We go the extra mile to provide you with fully transparent claims data.**

**We report collected premiums, incurred claims and loss ratios so you can see exactly how the plan is performing.**

	Collected Premium	Claims Incurred	Loss Ratio
Accident Indemnity	\$1,848,409.76	\$633,872.30	34%
Cancer	\$1,245,740.96	\$773,834.08	62%
Critical Illness	\$1,353,243.46	\$467,366.00	35%
Hospital Indemnity	\$1,172,849.23	\$588,910.00	50%
<b>Total</b>	<b>\$5,620,243.41</b>	<b>\$2,463,982.38</b>	<b>44%</b>

**When it comes to paid claims, we'll provide a breakdown of the amounts paid and turn around times.**

	Claims Paid	Amount Paid	Turn Around Times		
	Claims	Amount Paid	(Days)	% Paid in 5 Days	% Paid in 10 Days
Accident Indemnity	805	\$633,872.30	6.64	61%	87%
Cancer	588	\$773,834.08	6.80	52%	82%
<i>General</i>	346	\$762,234.08	9.32	22%	46%
<i>Wellness</i>	242	\$11,600.00	3.19	91%	98%
Critical Illness	410	\$467,366.00	4.75	80%	90%
<i>General</i>	68	\$451,316.00	9.94	39%	62%
<i>Wellness</i>	342	\$16,050.00	3.72	88%	95%
Hospital Indemnity	521	\$588,910.00	6.68	68%	86%
<b>Total</b>	<b>2324</b>	<b>\$2,463,982.38</b>	<b>6.35</b>	<b>64%</b>	<b>85%</b>

\*Sample reports are for illustrative purposes only.

## Partnering with Kemper Health provides the data you need to mitigate exposure to high plan costs, giving you a competitive edge for agency growth.

### Claims Reporting Capabilities

- Compare collected premiums to claims incurred
- Report fully transparent loss ratios
- Provide clear insight into claims paid, amount paid and turn around time
- Break down benefit areas by claims paid and percentage of the plan to see which benefits are most meaningful to employees

Contact your Territory Manager to experience an unmatched level of claims data transparency that will help you reach the top.

[kemperbenefits.com](http://kemperbenefits.com)

### For Broker Use Only—Not for public distribution

Kemper Health is the brand name for insurance products issued by subsidiary insurance companies controlled by Kemper Corporation. Each subsidiary of Kemper Corporation is solely responsible for the insurance products it underwrites and issues.

The underwriting company for the worksite voluntary Accident Expense, Accident Indemnity, Cancer, Critical Illness, Dental, Short Term Disability and Whole Life 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. The underwriting company for the worksite voluntary Hospital Indemnity, Signature Gap, Indemnity Outpatient Prescription Drug, Limited Medical, and Vision Insurance.

Products is **Fidelity Security Life Insurance Company® (FSL)**. FSL is not financially affiliated with Kemper Corporation. All products are subject to the terms, conditions, limitations and exclusions of the specific policy. Product availability may vary by state. 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](http://www.ambest.com).

Neither **Reserve National Insurance Company, FSL**, nor their agents, representatives, associates or employees render legal or tax advice. The employer should seek the expert assistance of its own legal or tax adviser.

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 No: MG-158/MG-159/MG-160. Policy Form No: M-9134/M-9135. Form numbers may vary by state.

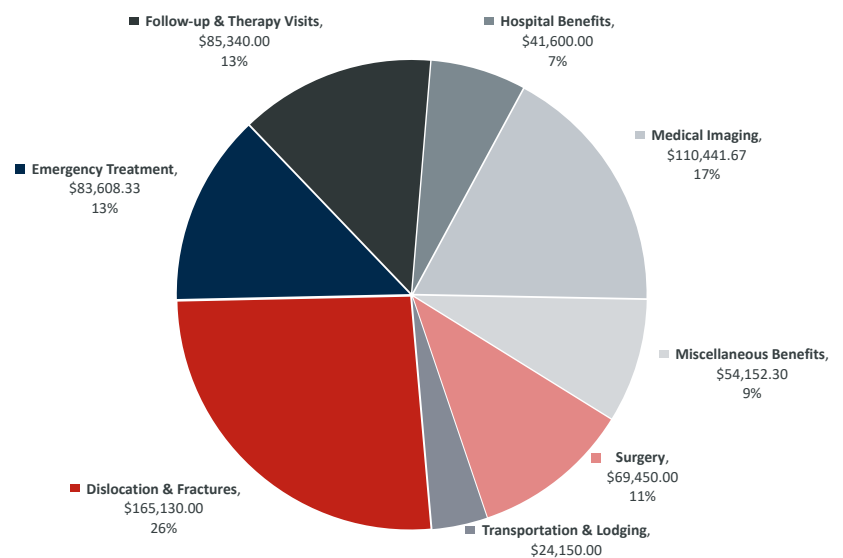
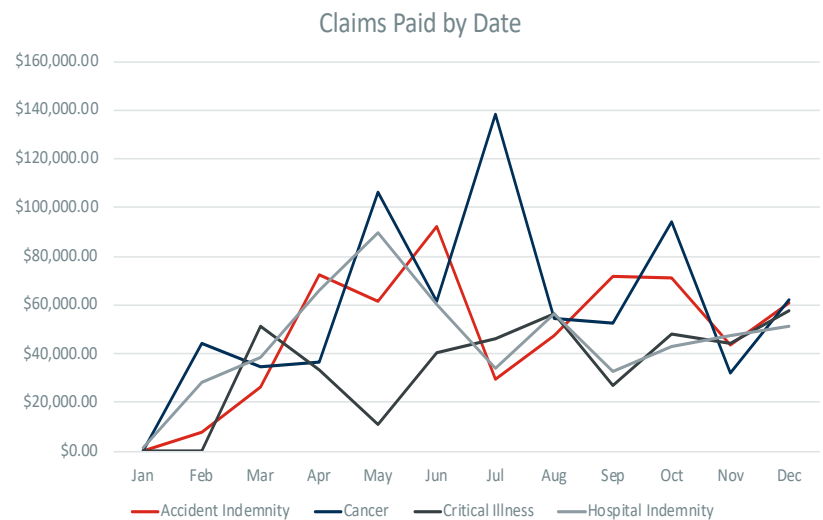
This is only a summary of products and services offered. Actual offerings may vary by group size and other underwriting considerations and are subject to the requirements of state insurance laws and regulations, and the benefits/provisions as described may vary due to such requirements. All products 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.

The Kemper Health voluntary insurance plans, either alone or in combination with each other, are not "minimum essential coverage" under the federal Affordable Care Act.

**IMPORTANT:** If an individual is insured under one or more Kemper Health voluntary insurance plans, and plans and is also covered by Medicaid or a state variation of Medicaid, most non-disability benefits are automatically assigned according to state regulations. This means that instead of paying the benefits to the insured individual, we must pay the benefits to Medicaid or the medical provider to reduce the charges billed to Medicaid. Proposed insureds should consider their circumstances before enrolling in Kemper Health coverage.

If you are an employer offering one or more of these insurance products to your employees, the product(s) may constitute a part of an employee benefit plan under the Employee Retirement Income Security Act of 1974 ("ERISA"). An employer offering an ERISA employee benefit plan will be responsible for a number of obligations applicable under ERISA, including, without limitation, the obligation to make required disclosures to employees and file reports with the federal government. You should consult with an experienced attorney concerning the requirements for compliance with ERISA.

©2020. All rights reserved



\*Sample graph and chart for illustrative purposes only.