

KEMPER Health

Broker Growth Strategy in Uncertain Times

How do you provide value to your clients and at the same time reach your agency's annual goals when employers are reluctant to make changes?

If you have clients who feel trapped in an outdated or under-performing voluntary benefit programs or you are working to reduce your clients service issues without disruption, we can help.

Using a **Simple Enrollment** approach, we can match or improve existing plans, save on current rates, simplify administration and billing while helping your agency's growth.

What is a SIMPLE ENROLLMENT?

Without requiring a traditional "enrollment" that might disrupt the work environment, you can offer groups with existing voluntary benefits the option to replace current plans with richer Kemper Health plans using a simple spreadsheet.

Simple Enrollment

- No Employer or Employee Disruption
- Richer Benefits at Competitive Rates
- Streamlined Administration
- Simplified Billing or Self Billing
- Expedited Claims Process
- Your Partner for Agency Growth



The partner of choice...

Partnering with Kemper Health provides you with a competitive edge for growth during these uncertain times.

- Accident, Critical Illness, Cancer and Hospital plans that can be customized from the foundation up to meet and exceed current products that qualify for Simple Enrollment.
• First-class administration that supports complex employer solutions:
o Simple Enrollment for little or no employer/employee disruption.
o Enrollment partners who provide concierge style enrollment and communication strategies.
o Self-billing options that eliminate monthly reconciliation.
o Simplified claims processing.
o Commission levels among the highest in the industry per product.

Product Portfolio
Accident
Critical Illness
Cancer
Hospital Indemnity
Life
Short-Term Disability
Gap
Vision
Dental
Limited Medical

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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 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 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.

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.