

Creating the Right Voluntary coverage for Your Clients Doesn't Have to Be a Challenge

When you partner with Kemper Health, we work with you to determine what your clients need from their voluntary benefits insurance policies. We go above and beyond to provide a detailed analysis of the existing coverage and use that to custom create policies to meet an employer's need.

Refreshed, Adaptable Products

Our core products can be built from the ground up and include unique, thoughtful benefits that outpace most outdated insurance policies in the market. We can create policies with benefits that match the existing coverage, or are often better.

Our Core Products




*Additional group products include GAP, Limited Medical, Dental, Vision and Short Term Disability.

The example below shows how we can create a line-by-line snapshot of benefits to quickly identify differences in coverage and areas that need to adjust.

	Kemper Health	Competitor ABC	Compare
FIXED INDEMNITY BENEFITS			
Initial Care for the Accidental Injury must begin within [] of the Accidental Injury.	90 Days	Emergency Care - 96 hours Non-Emergency - 96*	Better
The service or supply must be incurred within [] days	180 Days	180 Days	Match
SCHEDULE OF BENEFITS			
Accidental Death Benefit			
Insured	\$75,000	\$75,000	Match
Insured Spouse	\$25,000	\$25,000	Match
Each Insured Child	\$12,500	\$12,500	Match
Accidental Death Common Carrier Benefit			
Insured	\$150,000	\$150,000	Match
Spouse	\$50,000	\$50,000	Match
Each Child	\$25,000	\$25,000	Match

*Sample reports are for illustrative purposes only.

Partnering with Kemper Health provides the flexibility, data and simple enrollment process you need to give you a competitive edge for agency growth.

 **Contact your Territory Manager to see how you can provide value to your clients and improve benefit offerings without employer or employee disruption.**

kemperbenefits.com

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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 worksite voluntary Accident Expense, Accident Indemnity, Cancer, Critical Illness, Dental, GAP, 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.

Policy Form Number Series KB-MAI, KB-EAI, KB-MAE, KB-EAE, KB-EC-POL-0117, KB-MC-0117, KB-MCI-1805 and KB-ECI-1805 with Rider Form Number Series KB-MA-DR and KB-EA-DR, KB-A-OAA-1901, KB-A-ST-1901, KB-EA-DR, KB-MA-DR, KB-EAE-AR, KB-MAE-AR, KB-EC-HASFDB, KB-MC-HASFDB-0117, KB-EC-ICU-0117, KB-MC-ICU-0117, KB-EC-BER-0117 and KB-MC-BER-0117. In case of conflict among this brochure, the certificate of insurance and the Group 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. Policy No. HP-51/HP-52. Policy Form No. M-6015. Form numbers and benefit availability 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, and coverage will only become and remain effective to the extent provided by the applicable terms, conditions, limitations, and exclusions of such 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 products 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. Kemper Health acts solely as the issuer and underwriter of these insurance products and as such, neither Kemper Health nor any of its affiliates or agents assume any fiduciary or administrative responsibility or duties with respect to any employee benefit plan under which the products are made available. You should consult with an experienced attorney concerning the requirements for compliance with ERISA.

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