

# Member Guide

## Accident Indemnity Insurance

Plan features and benefits  
for the members of Bucket Pay Union Group - Teamsters Local



**Even minor accidents can leave you with major expenses. When accidents happen, they are often followed by a number of bills. Are you prepared?**

The Kemper Benefits Accident Indemnity insurance plan pays a cash benefit directly to you in addition to any other benefit or insurance you receive. Even with medical insurance, you still have to meet deductibles and pay for coinsurance. This plan will provide a benefit for your covered injury. The most common accidents are sprains, strains and stitches. Even these routine treatments can result in many bills. Having the right insurance is extremely important.

Whether the accident is minor or major, the Kemper Benefits Accident Indemnity insurance plan pays a lump-sum benefit based on the injury. Your spouse and children can also receive the same benefit coverage you do. Your union wants to help and is providing you with the opportunity to enroll in a Kemper Benefits Accident Indemnity insurance plan.

An accident and sickness and follow-up care can cause you to lose time at work. If you select the disability income rider, you can purchase a monthly benefit which will help cover a disability resulting from an accident and sickness.

## Product Features and Benefits

Platform	Group
Portability	Coverage is portable
Coverage	24-hr coverage
Family Coverage Spouse Child(ren)	Coverage for Member, Members & Spouse, Employee & Child(ren) or Full Family Spouse (covered under rider) Children (covered under rider)
Benefit Reductions	No benefit reductions for spouse or dependent children except for accidental death

Covered Benefits	Accident Edge 2A	Covered Benefits Cont.	Accident Edge 2A
Physician's Office/Urgent Care	\$75	Collarbone	\$500
Physician Follow-Up Visit	2/\$75	Lower jaw	\$400
Emergency Room Treatment	\$100	Shoulder	\$400
Hospital Admission	\$1,000	Elbow	\$400
Intensive Care Unit Admission	\$2,000	Wrist	\$400
Hospital Confinement	\$300	Hand	\$400
Intensive Care Unit Confinement	\$600	Collarbone (Acromioclavicular and (separated))	\$200
Outpatient Surgical Facility	\$300	One toe or finger	\$200
Ambulance—Air/Ground	\$1,000/\$250	<b>Knee Cartilage</b>	
Appliance	\$100	Torn with surgical repair	\$750
Blood/Plasma/Platelets	\$250	Exploratory without repair	\$150
<b>Burns</b>		<b>Laceration</b>	
2nd Degree, 35 sq. in. or more	\$1,000	Not requiring stitches	\$50
3rd Degree, 10–20 sq. in.	\$3,000	Less than 2in. long with stiches	\$75
3rd Degree, 20–35 sq. in.	\$5,000	2–6 in. long with stitches	\$300
3rd Degree, 35 sq. in. or more	\$10,000	6 in. long or more with stitches	\$600
Skin Grafts—2nd or 3rd Degree	50% of Burn Benefit	Eye Injury	\$300
<b>Skin Grafts—Other accidental loss</b>		<b>Dental</b>	
10–20 sq. in.	\$300	Emergency Crown	\$300
20–35 sq. in.	\$500	Emergency Extraction	\$100
35 sq. in. or more	\$1,000	Coma	\$10,000
<b>Fractures/Dislocations Up To*</b>		Concussion	\$200
*Open Reduction doubles the benefit below		Occupational/Physical Therapy	10/\$50
Skull—Depressed (Except bones of face or nose)	\$2,500	Chiropractic	5/\$25
Skull—Non-depressed (Except bones of face or nose)	\$1,500	X-ray	\$100
Hip	\$2,500	Major Diagnostic Exams	\$200
Pelvis	\$1,250	Accidental Death: EE/SP/CH	\$50k/\$20k/\$10k
Leg	\$1,250	Common Carrier	2X Accidental Death
Knee (except patella)	\$1,500	<b>Accidental Dismemberment</b>	
Kneecap (patella)	\$400	Multiple Dismemberment	\$25,000
Ankle	\$1,250	Single Dismemberment	\$12,500

# Exclusions and Limitations

## Exclusions

Benefits under the policy and any attached rider(s) will not be payable for any loss caused in whole or in part by or resulting in whole or part from the following:

1. Suicide or attempt at suicide, intentional self-inflicted injury or sickness, any attempt at intentional self-inflicted injury, injury caused by a self-inflicted act or sickness, while sane or insane;
2. Being under the influence of a stimulant (such as amphetamines or pitrates), depressant, hallucinogen, narcotic or any other drug intoxicant including those prescribed by a physician that are misused by the insured person;
3. Voluntary inhalation of gas;
4. Commission of or attempt to commit an assault or felony;
5. Engaging in an illegal activity or occupation;
6. Voluntary participation in any riot or civil insurrection;
7. Declared war or any act of declared war;
8. Operating, learning to operate, serving as a crew member of, or jumping, parachuting or falling from an aircraft or hot air balloon, including those which are not motor driven;
9. Engaging in hang gliding, bungee jumping, parachuting, sail-gliding or parasailing;
10. Riding in or driving any motor driven vehicle in a race, stunt show or speed test;
11. Practicing for or participating in any semi-professional or professional competitive athletic contest, including officiating or coaching, for which the insured person receives any compensation or remuneration;
12. Operating any type of land, water or air vehicle while having a blood alcohol content at or above the level made illegal for operation of such vehicle by the jurisdiction where the accidental injury occurred;
13. Charges for services ordered, directed or performed by a physician or supplies purchased from a provider who is an insured person, the insured person's immediate family member a person who is employed or retained by an insured person, an employer of an insured person or a person who ordinarily resides with an insured person;
14. Bacterial infection that was not caused by a cut or wound from an accidental injury;
15. Auto-erotic asphyxiation;
16. Engaging in mountaineering using ropes and/or other equipment; or
17. Treatment, services, drugs, medicines or supplies used to treat a sickness.

We will not pay any benefits for services and supplies that are not specifically covered or not related to a covered accidental injury.

# Strength. Solutions. Security. That's the Kemper edge.

## Kemper Benefits is bringing value back to benefits

Kemper Benefits products are meant to integrate with and supplement benefits already available to you. Voluntary benefits are simply insurance products that provide added value to your core health benefits.

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

Policies issued by:

**Reserve National Insurance Company**

A **Kemper Life and Health** Company

Oklahoma City, Oklahoma

Policy Form Number Series KB-MAI and KB-EAI. Form numbers may vary by state.

Kemper Benefits, [kemperbenefits.com](http://kemperbenefits.com), is part of Kemper Corporation (NYSE: KMPR) is one of the nation's leading, with subsidiaries that provide an array of products to the individual and business markets. Kemper's underwriting companies are rated "A-" (Excellent) for financial strength and ability to meet policyowner obligations by A.M. Best Company, a leading insurance rating authority.

Kemper Corporation's underwriting company for the Kemper Benefits voluntary worksite life, accident and health 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. Kemper Corporation is not responsible for the products of any of its underwriting companies.

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 Benefits 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 Benefits insurance 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 Benefits coverage.

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