



KEMPER BENEFITS

VOLUNTARY BENEFITS GUIDE

Plan Overview prepared for:
Bucket Pay Union Group - Teamsters
Local



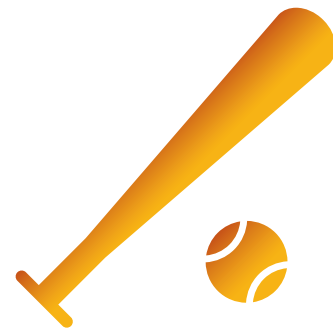
Accident Indemnity Insurance

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 insurance you have. 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.

Our Accident Indemnity insurance plan:

- Coverage for physician's office/urgent care
- Emergency room treatment
- Hospital confinement
- Fractures and dislocations
- Physical therapy
- X-ray and more!



Critical Illness Insurance

The Kemper Benefits Critical Illness insurance plan pays directly to you and can be used for medical and non-medical costs, like child care, rent or even groceries. This coverage is in addition to your primary medical insurance. It helps fill the financial gaps left by deductibles, coinsurance and other out-of-pocket expenses caused by a critical illness.

- Heart attack
- Stroke
- Major organ transplant
- Paralysis
- End-stage renal failure
- Occupational HIV
- Loss of sight, speech or hearing
- Cancer
- Alzheimer's disease*
- Parkinson's disease*
- Muscular dystrophy*
- Major third degree burns
- Coronary bypass surgery*
- Angioplasty**

* Partial benefit paid at 25%
** Partial benefit paid at 10%

Our plan provides a lump-sum benefit payment upon diagnosis, paid directly to you, for a covered critical condition. The cash benefit is paid to you with no restrictions on its use.



Our Critical Illness insurance plan:

- Employee Coverage: \$15,000 - lump-sum benefit
- Guaranteed issue up to \$15,000
- Spouse Coverage 50%, Children coverage 25%
- \$50 Wellness benefit

Short Term Disability Insurance

An illness or injury can take you away from work. Without a specific plan in place, recovery time may mean lost wages for you and your family. Kemper Benefits Short Term Disability insurance can help provide financial security when you are unable to work.

You may not have enough savings set aside for an emergency. With Short Term Disability insurance, you will be paid a weekly benefit if you are unable to work due to illness or injury. You can use this benefit for everyday expenses the same way you would use your paycheck.



Our Short Term Disability insurance plan:

- Mortgage or rent, utility bills, groceries and gas
- You can purchase up to 60% of your salary
- Elimination Period: Is the total number of days that you must be continuously disabled before your benefit begin

Elimination Period

Accident: 7 days
Sickness: 7 days

Benefits Coverage: Off-the-Job
Benefits Duration: 26 weeks



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

Kemper Benefits products are meant to integrate with and supplement benefits already available to you through your employer. Voluntary benefits are simply insurance products that provide added value to your core health benefits. We offer a broad portfolio of products that protect all aspects of your life, including income, property and well-being.

kemperbenefits.com

Policies issued by:

Reserve National Insurance Company, A Kemper Life and Health Company, Oklahoma City, Oklahoma, and **Fidelity Security Life Insurance Company** (FSL), Kansas City, Missouri. (Not affiliated with Kemper Corporation.)

Reserve National Insurance Company Policy Form Number Series: KB-MAE, KB-EAE, KB-MAI, KB-EAI, KB-MC-POL, KB-EC-POL, KB-MCI, KB-ECI, GDP-12, KB-MSDI, KB-ESDI, KB-MWL-1301, KB-EWL-1301, ICC13-KB-WL-POL. Form numbers may vary by state.

Fidelity Security Life Insurance Company Group Master Policy Nos: HP-51/HP-52, IP-102, LM-159/LM160, MG-158/MG-159/MG-160, VC-113. Policy Form Number Series: M-6015, M-9114, M-6012, M-9134, M-9135, M-9059. Form numbers may vary by state.

Kemper Benefits, 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.

Fidelity Security Life Insurance Company is the insurance company underwriting the Kemper Benefits Limited Medical and Gap plans. 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.

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.

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.

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.

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