



KEMPER BENEFITS

The Business of Better

Kemper Benefits' sole focus is voluntary benefits. Our flexible portfolio allows us to customize benefit packages for employers by integrating with existing healthcare strategies and mitigating their employees' financial exposure. We foster relationships and make business easy for you.

About Kemper Benefits

Kemper Benefits is a business unit of Reserve National Insurance Company, a Kemper Life & Health company. Reserve National has been offering life, health and accident insurance products for over 55 years.

The Kemper family of companies is one of the nation's leading insurers. With \$8 billion in assets, Kemper is improving the world of insurance by offering personalized solutions for individuals, families and businesses.

A Carrier of Choice

- Solution-based approach to creating customized benefit programs
- Broad portfolio with best-in-class products and flexible design
- State-of-the-art benefits administration platform
- Concierge enrollment and communication strategies
- Part of the Kemper family of companies, with more than \$8 billion in assets



**Strength.
Solutions.
Security.**

That's the Kemper edge.

Products That Complement

Kemper Benefits broad portfolio is customizable and designed to integrate with an employer's existing benefit strategy and health plans to minimize the workforce's exposure to deductibles, copays and out-of-pocket medical expenses.



Accident: Pays benefits for both 24-hour and off-the-job; no benefit reductions for spouse or dependent children. Available as both expense and indemnity based product.



Critical Illness: Provides a lump-sum benefit upon diagnosis of a covered condition. Wellness and additional occurrence included. Cancer Treatment and Benefit Enhancement options available.



Life: Provides permanent coverage with cash value that increases over time. Available as either a group or individual policy. Grows tax-deferred for as long as the funds remain in the policy.



Disability: Pays a flat benefit amount or percent of salary for a covered accident or sickness 24-hours or off-the-job only with flexible benefit durations.



Cancer: Pays cash benefits directly to the insured for a covered cancer diagnosis and other specified diseases. Includes a wellness benefit and optional First Diagnosis Enhancement Rider.



Hospital Indemnity: Pays for covered sicknesses or injuries when hospital confined. Pays directly to the insured and in addition to any other insurance.



Gap: Pays out-of-pocket costs such as copays and deductibles. Used as secondary protection by supplementing major medical insurance. HSA compatible options available.



Limited Medical: Provides basic indemnity benefits to the insured for expected and unexpected medical costs. Great complement to MEC plans with optional Term Life and prescription drug benefits.



Vision/Dental: Easy access to vision and dental coverage keeps employees healthy and productive. Flexible with budget and service options.

It's time for better.

Choose Kemper Benefits.

kemperbenefits.com

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, a Kemper Life & Health Company. Kemper Corporation (NYSE: KMPR) is one of the nation's leading insurers, with subsidiaries that provide an array of products to the individual and business markets. Reserve National Insurance Company is rated "A-" (Excellent) by A.M. Best Company, a leading insurance industry rating authority. Kemper Corporation is not responsible for the products of any of its underwriting companies. The underwriting company for the Hospital Indemnity, Signature Gap, Limited Medical, and Vision Insurance Products is Fidelity Security Life Insurance Company (FSL). FSL is rated "A-" (Excellent) by A.M. Best Company. 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.

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.

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