

Accident Expense Insurance

Plan features and benefits specially prepared for Total Management Resources



Rest assured knowing you're covered

You never know where or when an accident may occur—and even minor accidents can leave you with major expenses. With a Kemper Health Accident Expense insurance policy, you can rest assured knowing that you and your family will have additional cash benefits in the event of a serious injury.

How it Works

1. Select a plan option and maximum calendar year benefit amount.
2. When an accident occurs—whether minor or major—the plan pays out a cash benefit based on the total itemized charges incurred up to the maximum benefit amount. This payment is in addition to any other benefit or insurance received.
3. Emergency care, follow-up care, diagnostic exams and physical therapy are all included.

Features & Extras

- Coverage is fully portable
- Guaranteed renewability
- Spouse and dependent children coverage

Cash benefits are paid directly to the insured with no restrictions on how the funds can be used.

Our Accident Expense insurance plan can help offset a number of costs:

- Emergency room care
- Follow-up care
- Hospitalization
- Physical therapy
- Diagnostic exams
- Outpatient recovery
- Concussions
- Lacerations
- Dental repair work
- And more!

An accident and follow-up care can cause you to lose time at work.

PRODUCT FEATURES AND BENEFITS

Accident Medical Expense-Based Benefits	You can elect a maximum calendar year benefit of \$1,000, \$2,000, \$3,000 or \$4,000 for yourself and your dependents. No deductible; except for a \$50 emergency room (waived if admitted)
Covered Benefits	<p>The following expenses are paid up to the calendar year maximum benefit as a result of a covered accident:</p> <ul style="list-style-type: none"> • Emergency care • Follow-up care • Ambulance - ground ambulance pays 10% of the maximum benefit per benefit period. Air ambulance pays 25% of the maximum benefit per benefit period. • Inpatient drug - administered in a hospital or urgent care center • Fracture/dislocation - diagnosed within 14 days of the accident • Diagnostic exam - policy pays for one major diagnostic exam per accident if completed within 14 days of the accidental injury. Benefit is limited to 25% of the Maximum Benefit. Major diagnostic exams limited to CT scan, CTA scan, MRI, MRA and EEG • Physical therapy - the physical therapy must begin within 45 days of the accident or discharge from the hospital and must be completed within six months after the accident. Benefits are limited to one physical therapy visit per day, up to a maximum of 10 visits for each accident. (no "internal" limit on the daily benefit amount paid for physical therapy just a max of one visit per day) • Prosthesis • Dental - pays benefits if any insured receives dental work for repair of broken teeth. Benefit is limited to 15% of the maximum benefit. • Appliance - pays benefits if physician prescribes the use of a medical appliance as an aid in personal locomotion or mobility. Benefit is limited to 10% of the maximum benefit. • Accidental Dismemberment - pays a benefit for an accidental dismemberment. Please refer to your certificate for the maximum benefit per calendar year per insured person.
Family Coverage	<p>Spouse receives same benefit maximum as the employee Children combined are eligible for the maximum benefit amount selected</p>
Time Period	Initial treatment required within 72 hours
Coverage	24 hour - Accidents covered on and off the job
Portability	You can take your coverage with you if you retire or change jobs

* See policy certificate for additional details

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;
17. Treatment, services, drugs, medicines or supplies used to treat a sickness.

We will not pay any benefits for expenses incurred that are not related to a covered accidental injury.

Affordable protection in an ever-changing world.

At Kemper Health we understand the changes that affect our customers' lives and their need for affordable insurance. Our voluntary benefits play a critical role in employees' financial well-being by helping fill the gaps in major medical plans, preparing for retirement and providing financial protection from the unexpected.

kemperbenefits.com

Weekly Rates - 24 hour coverage

Calendar Year Benefit	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
\$1,000	\$2.55	\$5.04	\$4.88	\$6.60
\$2,000	\$4.03	\$7.96	\$8.02	\$10.62
\$3,000	\$5.12	\$10.19	\$10.34	\$13.66
\$4,000	\$6.04	\$12.04	\$12.23	\$16.16

Monthly Rates - 24 hour coverage

Calendar Year Benefit	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
\$1,000	\$11.05	\$21.85	\$21.15	\$28.60
\$2,000	\$17.45	\$34.50	\$34.75	\$46.05
\$3,000	\$22.20	\$44.15	\$44.80	\$59.20
\$4,000	\$26.20	\$52.20	\$53.00	\$70.05

Policies issued by:

Reserve National Insurance Company

A Kemper Health Company

Oklahoma City, Oklahoma

Policy Form Number Series KB-MAE and KB-EAE. Form numbers may vary by state.

Kemper Health, 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 Health 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 Health 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 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 Health coverage.

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