Employers face difficult decisions regarding how to cope with the high cost of healthcare, while at the same time providing affordable, quality protection for their employees.

Even though high deductible health plans make health coverage more affordable for both employers and employees, these plans may greatly increase the burden of out-of-pocket expenses if a serious accident or sickness occurred. The Kemper Benefits Hospital Indemnity insurance plan can assist with these challenges.

The Kemper Benefits Hospital Indemnity insurance plan offers several advantages for employers. It can complement a group’s already existing medical coverage by helping to ease the financial impact of a hospitalization. It provides an indemnity benefit that can be used for a variety of reasons such as emergency for injury, accident-related inpatient rehabilitation and hospital stays.¹

¹Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Certificate of Coverage for full details.
The Kemper Benefits Hospital Indemnity insurance plan may help provide benefits for hospital confinement, intensive care unit confinement and emergency room for injury. The plan includes a fixed daily benefit for hospital stays, regardless of hospital fees. It also allows for re-occurrence, and if more than 30 days have passed between periods of confinement for the same condition, it is treated as a new confinement.

Our Hospital Indemnity insurance plan is:

- **Cost Effective**: Benefits pay for covered sicknesses or injuries when hospital confined
- **Reliable**: The plan pays directly to the insured and in addition to any other insurance
- **Accessible**: No health questions to answer and no pre-existing limitations
- **Flexible**: Plans include options to custom-fit the budget and service preferences of any employee population
- **Convenient**: Offered to groups with a minimum of five participants on a guaranteed-issue basis
Hospitalization can lead to significant expenses, even if your employees are covered by major medical insurance. Employees appreciate the option for additional coverage to hedge against large claims, which can be accomplished through the Kemper Benefits Hospital Indemnity insurance plan. The stress of medical bills can be a significant factor in productivity decreases, absenteeism and additional health issues. At Kemper Benefits, we provide additional coverage to aid in mitigating these situations.

**Kemper Benefits Hospital Indemnity insurance plan at a glance:**

- **Hospital Confinement Benefit**
  - $100–$1,500 per day
  - 1-10 or 30 days payable for confinement
  - 1, 2, 3 or unlimited confinements for benefit period

- **Intensive Care Unit (ICU) Benefit**
  - $100–$1,500 per day
  - 1-10 or 30 days per benefit period

- **Hospital Admission Benefit**
  - $100–$1,500 per day
  - 1 day per benefit period

- **Emergency Room Benefit for Injuries**
  - $100–$1,000 per day
  - 2–5 days per benefit period

1Required benefit  2Not HSA compatible
Kemper Benefits is bringing value back to benefits.

Employers today spend more, do more and contend with more requirements and regulations than at any time in history, yet their employees seem to appreciate the benefits offered less. Kemper Benefits brings solutions to employers to meet the various challenges they face and provide security for their employees today and tomorrow. We offer a broad portfolio of products that touch all aspects of a family’s circumstances, protecting lives, incomes, property and well-being.

kemperbenefits.com