In today’s workforce there are millions that either cannot afford or are not eligible for healthcare through their employers.

However, the Kemper Benefits Limited Benefit Medical insurance plan levels the playing field by giving employees a cost-friendly option for benefits that can help provide needed healthcare benefits. Affordable insurance means healthier employees, better morale and increased productivity.

Everyone wants to feel protected when it comes to the health of their loved ones and themselves. Insured workers are more likely to seek treatment for medical problems, rather than waiting until a minor medical concern has become a major medical crisis. Employees who have access to quality medical care may be in better overall health, both mentally and physically, than those who do not. They may have less anxiety over health-related concerns for themselves and their families, which results in more positive attitudes and increased well-being.
Kemper Benefits enables many businesses and those with part-time employees to offer Limited Benefit Medical insurance plans to their employees. We offer benefit solutions for businesses of all sizes and employee populations. Our Limited Benefit Medical insurance plan is not a comprehensive major medical plan, and does not replace comprehensive coverage, but our plan may provide employees with access to low-cost coverage designed to help them manage the expenses that arise from hospital visits, physician office visits, lab tests, among other health-related needs.

**Our Limited Benefit Medical insurance is:**
- **Reliable:** Provides benefits for expected and unexpected medical costs
- **Flexible:** Access to a wide range of resources, including a national medical provider network (this is not an insured benefit)
- **Dependable:** All eligible applicants are accepted

Kemper Benefits Limited Benefit Medical insurance provides basic indemnity benefits to employees and their families.

**The Kemper Benefits Limited Benefit Medical insurance plan at a glance:**
(Benefits are payable per insured person per day up to the maximum number of days, as selected by the Employer.)

**Required Benefits**
- Daily Hospital Confinement: $100 to $1,000 benefit ($1,500 for groups with more than 500 eligible lives)
- Outpatient Physician Office Visit: $20 to $100 benefit
- Outpatient Diagnostic Laboratory: $10 to $100 benefit
- Outpatient Diagnostic Test: $50 - $100 benefit

**Optional Benefits**
- Hospital Admission: $100 to $1,000 ($1,500 for groups with more than 500 eligible lives)
- Intensive Care Unit Confinement: $100 to $1,000 ($1,500 for groups with more than 500 eligible lives)
- Daily Skilled Nursing: $50 to $1,000 ($1,500 for groups with more than 500 eligible lives)
- Inpatient Surgery: $500 to $5,000
- Outpatient Surgery: $150 to $2,500
- Anesthesia: 15%, 20% or 25% of the Surgery Benefit paid
- Outpatient Advanced Diagnostic Tests:
  - Level One: $50 to $200
  - Level Two: Three times the Level One Test Benefit
- Ambulance: $50 to $300
- Emergency Room for Injury: $300, $500 or $1,000
- Emergency Room for Sickness: $50, $75 or $100
- Outpatient Accidents Benefit: $50, $100 or $150
- Wellness: $50, $100 or $150

**Other Optional Insurance Benefits**
- Employee Term Life and AD&D Benefit: $5,000 Term Life and $5,000 AD&D
- Outpatient Indemnity Prescription Drug: Annual maximums of $1,000, $1,500, $2,000, $2,500 or $3,000

**Discount Programs and other Non-Insurance Products**
- PPO Network: Access to Multiplan Network
- COBRA: Administration is provided as part of the plan
- Kemper Care Discount Program: Pre-negotiated discounts on vision care, a 24-hour nurse line, wellness and lifestyle products; prescriptions and diabetes management
Kemper Care Discount Program

The Kemper Care discount program includes pre-negotiated discounts on vision care, a 24-hour nurse-line, wellness and lifestyle products, prescriptions, and diabetes management.

**Vision-EyeMed:** Employees save 20% to 40% off the retail price of eyewear with the EyeMed Vision Care Access Plan D discount program through the Access network. Employees are eligible for discounts on exams, eyeglasses and contact lenses from more than 65,000 providers nationwide including independent optometrists, ophthalmologists, opticians, and leading optical retailers such as LensCrafters®, Sears Optical®, Target Optical®, JCPenney® Optical, and most Pearle Vision® locations.

**24-Hour Nurse-Line:** Carenet’s Nurse-Line provides access to experienced, compassionate nurses available anytime to answer questions, assess symptoms and provide care recommendations. Staffed by highly-skilled Registered Nurses, Carenet’s Nurse Advice team is available 24/7 to assist with employees’ health concerns. With nurse triage, employees are directed to a facility close to them, saving time and money. Receiving advice from these Registered Nurses reduces claims and costs, relieves stress and increases productivity.

**Wellness and Lifestyle:** MyEWellness.com is a comprehensive health resource designed to help individuals achieve their personal goals regardless of age, gender or health condition. This web-based health and wellness program promotes personal health and fitness through the natural therapies of diet, nutritional supplements, the benefits of exercise and a healthy attitude.

**MedImpact-Prescription Drugs:** Members are entitled to prescription savings from 15% to 60% off the retail price of generic drugs and from 15% to 25% off the retail price of brand-name drugs at over 62,000 participating pharmacies nationwide. With this program, members can save even more on maintenance medications through a convenient and money-saving mail service, MedVantx. Members receive savings on 90-day supplies of medications when ordered online, by phone or through the mail with our mail-order pharmacy!

**Better Living Now, Inc.:** Better Living Now, Inc. (BLN) is a managed care provider of healthcare products and services, specializing in the needs of patients with chronic conditions. BLN brings these values to the member, free shipping and choice of free gift with first order, durable medical equipment at 20% to 30% off of retail price, and disposable medical supplies at 20% to 40% off of retail price.

*Please note that Kemper Care and Wellness and Lifestyle Services are non-insurance benefits.*

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

Policies marketed by Reserve National Insurance Company, a subsidiary of Kemper Corporation.
Policies Issued by Fidelity Security Life Insurance Company (FSL):

FSL is the insurance company underwriting the Kemper Benefits Limited Benefit Medical insurance plan. 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.

In case of conflict between this brochure, the certificate of insurance and the Master Policy, the language of the Master Policy is overriding. A sample Master Policy is available upon request. Please verify state availability at the time of sale. Group Master Policy No: LM-159/LM-160/IP-102.
Policy Form No: M-6012/M-9114. Form numbers may vary by state.

Kemper Benefits, kemperbenefits.com, is part of Kemper Corporation (NYSE: KMPR), a diversified insurance holding company, with subsidiaries that provide an array of products to the individual and business markets.

This is only a summary of the Kemper Benefits Limited Benefit Medical insurance plan offered by FSL. Actual offerings may vary by group size and other underwriting considerations, and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the specific policy. Please see the specific policy and certificates for details. Policies are not available in all states.

The Kemper Benefits Limited Benefit Medical insurance plans are not “minimum essential coverage” under the federal Affordable Care Act.

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.careington.com/co/kempercare. A written list of participating providers is available upon request. Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034, phone 800-441-0380.

This plan is not available in Vermont.
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