

MEMBER GUIDE

Accident Indemnity Insurance

Policy features and
benefits specially
prepared for:
Allegacy Members

Offered through
Allegacy's Healthlink



Be prepared for the unexpected

A sudden accident resulting in an injury to you or a loved one can happen at any time. Being prepared for such an unexpected event and the financial challenges it may bring is essential.

Peace of mind if an accident occurs

Even with a minor accident, costs can add up fast if you miss work, need child care, or have a large health plan deductible. With a Kemper Health* Accident Indemnity insurance policy, you can rest assured that you have an added level of financial protection in place.

How it Works

1. Select a plan option.
2. When an accident occurs—whether minor or major—the plan will pay a lump-sum benefit based on the type of injury incurred.
3. If you receive treatment, the insurance plan will continue to pay benefits for services like:
 - Visit to the emergency room.
 - Physician's office/Urgent care visit.
 - Hospital admission.
 - Ambulance—Air/Ground transportation.

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

*Kemper Health is the brand name for insurance products issued by subsidiary insurance companies controlled by Kemper Corporation. Each subsidiary of Kemper Corporation is solely responsible for the insurance products it underwrites and issues. The underwriting company for the worksite voluntary Accident Indemnity policy is **Reserve National Insurance Company**.

PRODUCT FEATURES AND BENEFITS

Coverage	Off-the-job only
Family Coverage	Spouse receives the same benefit coverage as member* Children each receive the same benefit coverage as member*
Accident and Health Screening Benefit Rider	\$100 for two covered treatments per insured and up to four times per family per calendar year

*Except for Accidental Death & Dismemberment

Covered Benefits	
Physician's Office/Urgent Care	\$100
Physician Follow-Up Visit	\$100/2 visits
Emergency Room Treatment	\$200
Hospital Admission	\$1,000
Additional amount for ICU Confinement	\$200
Hospital Confinement	\$200
General Anesthesia	\$200
Ambulance—Air/Ground	\$600/\$200
Appliance	\$250
Blood/Plasma/Platelets	\$600
BURNS	
2nd Degree, 35 sq. in. or more	\$250
3rd Degree, 10–20 sq. in.	\$1,000
3rd Degree, 20–35 sq. in.	\$1,000
3rd Degree, 35 sq. in. or more	\$1,000
Skin Grafts—2nd or 3rd Degree	50% of Burn Benefit
ACCIDENTAL DISMEMBERMENT	
Multiple Dismemberment	\$40,000
Single Dismemberment	\$20,000

Covered Benefits	
FRACTURES/DISLOCATIONS	
Maximum Benefit	\$4,000
Fracture / Closed	\$2,000
Dislocations Maximum Benefit	\$4,000
KNEE CARTILAGE	
Torn with surgical repair	\$1,000
LACERATION	
Not requiring stitches	\$100
Less than 2 in. long with stitches	\$100
2–6 in. long with stitches	\$100
6 in. or more with stitches	\$100
Eye Injury	\$200
Coma	\$20,000
Concussion	\$300
Therapy Services	\$75/5 visits
X-ray	\$200
Major Diagnostic Exams	\$100
Accidental Death: EE/SP/CH	\$40,000 \$20,000 \$10,000
Common Carrier	5X Accidental Death

All plans include the following additional benefits in various amounts: lodging, transportation, pain management, prosthesis, stated surgical procedures and rehabilitation coverage.

See following policy limitations and exclusions.

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 alcohol or a stimulant (such as amphetamines or pitrates), depressant, hallucinogen, narcotic or any other drug or intoxicant including those prescribed by a Physician that are misused by the Insured Person;
3. Commission of or attempt to commit an assault or felony, or engaging in an illegal activity or occupation;
4. Declared war or any act of declared war, or voluntary participation in any riot or civil insurrection;
5. Operating, learning to operate, serving as a crew member of or falling from an aircraft or hot air balloon, including those that are not motor driven, or engaging in hang gliding, bungee jumping, parachuting, sail-gliding or parasailing, or engaging in mountaineering using ropes and/or other equipment;
6. Riding in or driving any motor driven vehicle in a race, stunt show or speed test;
7. 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;
8. 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;
9. 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;
10. Bacterial infection that was not caused by a cut or wound from an Accidental Injury;

Pre-Existing Condition Limitation

Exclusions and Limitations may vary by state.

Benefits and insurance services are offered by Allegacy Benefit Solutions, LLC, a subsidiary of Allegacy Services, LLC, and are not insured by the NCUA nor guaranteed by Allegacy Federal Credit Union.

kemperbenefits.com

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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**, which is responsible for the underwriting risks, financial and contractual obligations and support functions associated with the products it issues. The underwriting company for the Hospital Indemnity, Signature Gap, Indemnity Outpatient Prescription Drug, Limited Medical, and Vision Insurance Products is **Fidelity Security Life Insurance Company**® (**FSL**). **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. 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.

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.

Policy Form Number Series KB-MAI and KB-EAI, with Rider Form Number Series KB-MA-DR and KB-EA-DR, KB-A-OAA-1901 and KB-A-ST-1901. Form numbers and benefit availability may vary by state.

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 voluntary 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 voluntary insurance plans, and 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.

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.