

Accident Expense Insurance

EMPLOYEE GUIDE



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 portable*
- Spouse and dependent children coverage

* Portability may vary by state. See Policy/Certificate for details.

**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
- Ambulance
- Inpatient drug
- Fractures/Dislocations
- Prosthesis
- And more!

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 \$5,000 for yourself and your dependents. No deductible; except for \$50 emergency room deductible (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—Administered in hospital, urgent care center or doctor’s office. • Follow-up Care—Limited to one follow-up visit per day, up to a maximum of 3 follow-up visits per accidental injury. • 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. • Dental—Payable if any Insured receives emergency dental work. 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 person.
Family Coverage	<p>Spouse receives same benefit maximum as the employee.</p> <p>Children combined are eligible for the maximum benefit amount selected.</p>
Time Period	Initial treatment required within 72 hours.
Coverage	Off-the-Job
Portability*	Fully portable regardless of whether the employer policy stays in force.

* Portability may vary by state. See Policy/Certificate for 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; or
2. Being under the influence of a stimulant (such as amphetamines or pitates), depressant, hallucinogen, narcotic or any other drug intoxicant including those prescribed by a physician that are misused by the Insured Person; or
3. Voluntary inhalation of gas; or
4. Commission of or attempt to commit an assault or felony; or
5. Engaging in an illegal activity or occupation; or
6. Voluntary participation in any riot or civil insurrection; or
7. Declared war or any act of declared war; or
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; or
9. Engaging in hang gliding, bungee jumping, parachuting, sail-gliding or parasailing; or
10. Riding in or driving any motor driven vehicle in a race, stunt show or speed test; or
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; or
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; or
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; or
14. Bacterial infection that was not caused by a cut or wound from an accidental injury; or
15. Auto-erotic asphyxiation; or
16. Engaging in mountaineering using ropes and/or other equipment; or
17. Treatment, services, drugs, medicines or supplies used to treat a sickness.

We will not pay any benefits for services and supplies that are not specifically covered or 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

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 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-MAE and KB-EAE. Rider Form Series KB-EA-DR, KB-MA-DR, KB-EAE-AR, KB-MAE-AR. Form numbers and benefit availability may vary by state. Kemper Health 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. For more information about the Kemper Health voluntary worksite life, accident and health insurance products, see kemperbenefits.com.

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.

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