



## Accidents can happen to anyone. Are you prepared?

Accidents can result in serious injuries that may take you months to recover. The number of emergency room visits for accidental injuries in 2016 was 29.2 million and 39.5 million for visits to a physician's office.<sup>1</sup> These visits are expensive and when you combine them with costs for treatment and missed days of work, accident expenses can add up quickly, but with Kemper Health<sup>2</sup> Accident Indemnity insurance you can have affordable financial protection that gives you peace of mind if an accident occurs.



### What It Is

Accident Indemnity insurance puts an extra layer of financial protection in place for major and minor accidents. This plan provides benefits for a wide range of covered injuries that can be used to help offset the out-of-pocket costs associated with everything from hospital and care-related services to daily living expenses, such as groceries or childcare. A sudden accident that results in injury to you or your family can happen at any time. With an Accident Indemnity plan, your spouse and children can also be covered!

### How It Works

After an accident occurs – whether major or minor – the plan pays a lump-sum benefit based on the resulting injury. Cash benefits are paid directly to you with no restrictions on how they can be used – letting you decide how the funds can best meet your medical and daily living needs. If you receive treatment for your injury, the Accident Indemnity plan will provide benefits for services such as **ER visits, hospital admission or transportation in an ambulance, physician's office or urgent care visits, physical therapy or chiropractic care.**

Whether you're driving to work, spring cleaning your house or playing tennis with your friends over the weekend, you may be faced with the possibility of an accident and unintentional injury. With Kemper Health Accident Indemnity insurance, you can rest assured you'll have the financial protection you need in life's unexpected moments. For more information about Accident Insurance, contact Midwest Heritage at 515-343-5047 or email [CSR@mhbankins.com](mailto:CSR@mhbankins.com).

<sup>1</sup><https://www.cdc.gov/nchs/fastats/accidental-injury.htm>

<sup>2</sup>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**. **Fidelity Security Life Insurance Company** 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.



## Reminders for Submitting an Accident Claim

- An accident claim form must be completed
- Kemper Health requires claims to be submitted within one year of the date of service due to timely filing limit certificate language
- Itemized billing statements must accompany the claim form. Examples of forms to request from the billing department would be:
  - **HCFA 1500, UB04** – must show the diagnosis codes, procedure codes, date of service and patient name.
- Claim forms and related documentation can be faxed to 641-774-2022, emailed to [CSR@mhbankins.com](mailto:CSR@mhbankins.com) or mailed to Midwest Heritage Insurance Services at PO Box 737, Chariton, IA 50049.
- Employees who have questions related to claims may contact Midwest Heritage at 800-622-0057 or [CSR@mhbankins.com](mailto:CSR@mhbankins.com).



## How an Accident Plan Works

Accident coverage helps offer peace of mind when an accidental injury occurs. Below is an example of how benefits could be paid for a fractured ankle:

	LOW	HIGH
Emergency Room	\$300	\$400
X-ray	\$300	\$400
Ambulance (ground)	\$300	\$400
Fractured Ankle	\$2,400	\$3,200
Appliance, Crutches	\$375	\$500
Follow-Up Visit (2 visits)	\$300 (\$150 per visit)	\$400 (\$200 per visit)
Physical Therapy (2 visits)	\$180 (\$90 per visit)	\$240 (\$120 per visit)

## Benefit Advisor Spotlight

- **Hy-Vee Benefit Advisor**  
**Name:** Debra Christensen
- **Hometown:** Arlington, SD
- **Family:** Mike (Husband) and 2 Daughters (Katie & Lexy)
- **Hobbies:** Gardening, fishing, camping, and spending time with family
- **First job:** Worked for a Bee Farmer at 15 years old.
- **Number of years in the insurance industry:** 6
- **Number of years worked with Hy-Vee:** Started in November of 2020
- **Territory:** South Dakota, Nebraska, Iowa, Minnesota
- **Favorite part of job:** Being around people.
- **Favorite lunch at Hy-Vee:** Meatloaf
- **Interesting Fact:** Found a white .79 carat diamond when on vacation in Arkansas.



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