



Are you financially prepared for the unexpected?

No one could've prepared for the COVID-19 pandemic or the financial and wellness impact it would have on our loved ones. Like many other illnesses or injuries, we could all use additional coverage should the unexpected occur. Voluntary benefits, like Kemper Health's Hospital Indemnity insurance, provide cash benefits directly to you in times of an unexpected illness or injury. You don't have to use them, but voluntary benefits are there to help provide you with the financial coverage you need to limit your out-of-pocket costs for major medical expenses, like hospital stays.

What It Is

A severe illness or injury requiring hospitalization can happen to you or a loved one at any time. Hospital stays of any duration can be expensive, even if you're covered by major medical health insurance. Kemper Health's Hospital Indemnity insurance plan pays you benefits to help limit your out-of-pocket costs should you or a loved one have to stay in the hospital due to an illness or injury. With no restrictions on how the benefits can be used, you have the freedom to choose how the funds will best help you meet your medical and daily living needs. With a Hospital Indemnity plan, your spouse and children can also be covered!

How It Works

When you or a covered family member is admitted to the hospital, the plan pays a cash benefit directly to you to help you cover medical expenses or non-medical costs like groceries or rent. The benefit amount is a fixed amount per day of hospitalization. If more than 30 days pass between periods of hospitalization for the same condition, then the following occurrence is treated as a new case.

An unexpected illness or injury resulting in an expensive hospital stay can happen any time. Like COVID-19, these illnesses and injuries are difficult to anticipate and can have a significant impact on your family's financial well-being. Kemper Health's voluntary benefits, like a Hospital Indemnity plan, will be there for you – giving you an extra layer of financial protection when you need it most.



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How to file a Hospital Indemnity Claim

An injury or illness requiring hospitalization can happen at any time. When you or a covered family member is admitted to the hospital, the plan pays a cash benefit directly to you. Below is an example of a hospital indemnity claim and the possible benefit amounts payable:

Jane suffers bruising and swelling of her head and left leg after a cycling accident. She is admitted to intensive care for trauma to her head and remains in intensive care for two days. Jane is then moved to a regular hospital room to undergo surgery on her foot. She stays in the hospital for an additional three days for recovery.

BENEFIT	PLAN 2
1 st Day Confinement	\$1,320
Daily Hospital Confinement (Total benefit paid for 4 days)	\$880
Hospital Intensive Care (Total benefit paid for 2 days)	\$400
TOTAL BENEFIT:	\$2,600

*The example shown above is for illustrative purposes only and reflects Plan 2 benefit amounts. Refer to plan certificate for details.

When you or a covered family member is hospitalized, take the following actions to file a claim:

- Contact Midwest Heritage to open a claim. We will then send you a claim form.
- Complete the claim form.
- Attach copies of **itemized bills** providing the **diagnosis treated, procedure codes** and the type of **room and board accommodation** (including any days in ICU), along with the admission and discharge dates. Itemized bills (UB forms) can be requested from the hospital.
- Send the completed claim form and itemized bills to Midwest Heritage Insurance Services.

Kemper Health Employee Portal Registration

Employees who are enrolled in Accident, Critical Illness, Cancer and Hospital Indemnity insurance have online access to benefits through the Kemper Health Employee Portal. This user-friendly portal allows you to access benefit details and plan information over a secure internet connection. On the portal, employees can take a more active role in their health by:

- Viewing coverage
- Looking up claims statuses
- Sending claims and customer service questions online
- Accessing the Kemper Health forms library

Follow these step-by-step employee portal registration instructions to access your benefit details and plan information.

1. Go to kemperbenefits.com.
2. In the upper right hand corner of the screen is a button labeled *Employee Login*. Click *Employee Login* to begin the registration process.
3. Choose the link associated with Group Starting with *KB2020*.
4. On the next screen click *New User? Click Here*.
5. Click the *Logins/Forms* and select *Member Logins & Resources*.
6. Once you're on the Member Resources page, scroll to *Member Portal* and click *Login*.
7. In the middle of the screen, choose *New User? Click Here*.
8. Accept the license agreement by clicking *AGREE*.
9. Enter your DOB, zip and member ID/SSN and group number (found on Welcome Letter). If you do not have a Member ID, you may use your social security number without dashes then click *NEXT*.
10. Create username and password, answer three security questions, click *NEXT* and then click *SUBMIT*.
11. Complete the registration process by clicking *FINISH*.

Benefit Advisor Spotlight

- **Hy-Vee Benefit Advisor Name:** David B Martin
- **Hometown:** Elkhart, Indiana
- **Family:** Terri (Spouse), Two Children, Two Grandchildren
- **Hobbies:** Riding bicycle, golf, concerts and live Shows
- **First job:** Insurance sales with Mutual of Omaha
- **Number of years in the insurance industry:** 41
- **Number of years worked with Hy-Vee:** 15
- **Territory:** Missouri, Central Iowa, Southeastern Minnesota
- **Favorite part of job:** "Working with the employees doing what I can to help their insurance situation."
- **Favorite lunch at Hy-Vee:** Half pound bacon cheeseburger and fries.
- **Interesting Fact:** "Been with my wife, Terri, 45 years. Since we were both 17. "



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