



## 2020 Hy-Vee Life Insurance Open Enrollment

Midwest Heritage is excited to announce that the Hy-Vee “Life Made Simple” campaign will continue in 2020. This campaign is designed to make life insurance more accessible and easier than ever for Hy-Vee employees. Life insurance is a key component of a financial wellness plan and statistics suggest most people don’t have enough life insurance should something happen unexpectedly. If you’re not sure what type of life insurance you should have or how much life insurance you should have, we have you covered.

We understand employees are busy so this limited time Hy-Vee life insurance offer is structured to get employees up to \$100,000 of life insurance in 10 minutes or less with no health questions asked. Any employee that meets with a Hy-Vee Benefits Advisor during their life insurance open enrollment period will be entered into a drawing for a smart watch or fitness tracker of their choice, up to a \$430 value. There will be four, three month open enrollment periods held throughout 2020 and here is what you can expect during the life insurance open enrollment at your store:

- **Instore Communication** – Life insurance open enrollment posters, employee handouts and a sign-up sheet should be displayed in your store announcing the dates and times of your Hy-Vee Benefits Advisor visit. This is a limited time offer so simply put your name and phone number on the sign-up sheet to be contacted by an Advisor during their store visit.
- **Mail** – One or two weeks prior to the Hy-Vee Benefits Advisor visit eligible employees will receive a reminder post card at their home address.
- **Email** – Eligible employees for whom we have an email address will receive an introductory email at the beginning of the three month open enrollment period. In addition employees will receive a reminder email the day before or day of the Hy-Vee Benefits Advisor visit.
- **Drawing** – Any employee that meets with a Hy-Vee Benefits Advisor during the designated three month life insurance open enrollment will be entered into a drawing for a smartwatch/fitness tracker of their choice, up to a \$430 value. Once the three month open enrollment period closes the drawing will take place on the third Monday of the following month and the winner will be contacted by an Advisor.



Please direct questions to the Hy-Vee Customer Service team at 515-343-5047 or [csr@mhbanks.com](mailto:csr@mhbanks.com). We encourage you to take 10 minutes to review your benefits with a Hy-Vee Benefits Advisor, it could change your life!



## 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.

1. Go to [kemperbenefits.com](http://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 **KB20**.
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 (**KB20691**). 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

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## Employment Status Changes

For a change from Full-/Regular-Time to Part-Time or Part-Time to Full-/Regular-Time, the following benefits will continue to be payroll deducted: vision, accident, critical illness, hospital indemnity, and identity theft protection.

**FT/RT to PT:** You will be given the option to enroll in the part-time limited medical, dental, short-term disability and life insurance plans, along with the benefits mentioned above. Part-time employees are not eligible to enroll in the cancer coverage. If you already have the plan, you will receive information from Kemper Health regarding how to keep it. If you are enrolled in the full-time voluntary life coverage through The Hartford, you are no longer eligible for this plan. Those currently covered will receive information from Midwest Heritage regarding how to continue the coverage.

**PT to FT/RT:** You will receive a letter from Midwest Heritage explaining your options. Elective benefits that will not continue to be payroll deducted are the limited medical, dental, short-term disability and part-time voluntary life through Allstate. If you are enrolled in the limited medical plan, you will be sent continuation paperwork from the carrier with instructions on how to pay them directly and are eligible to keep this plan for up to 18 months. You will also have the option to continue your life coverage through Allstate.

Certain coverages can be continued by paying the respective insurance carriers directly. Upon changing status, you will also be able to enroll in additional benefits for which you will be newly eligible.

You have 60 calendar days from your status change date to enroll yourself and your dependents in benefits at either [hy-veebenefits.com](http://hy-veebenefits.com) (full/regular-time employees) or [hy-veePTenroll.com](http://hy-veePTenroll.com) (part-time employees). If you enroll in new benefits, coverage begins the 61st day after your status change date.

If you have any questions about elective benefits or your payroll deductions, please contact Midwest Heritage at 800-622-0057 or

## Benefit Advisor Spotlight

- **Hy-Vee Benefit Advisor Name:** Dave Snowden
- **Hometown:** Table Grove, IL
- **Family:** Tricia (Wife), Courtney & Melissa (Stepdaughters), Leighton (Granddaughter)
- **Hobbies:** Sports, Golf, Reading
- **Number of years in the insurance industry:** 20
- **Number of years worked with Hy-Vee:** 4
- **Territory:** Omaha, Lincoln, Sioux Falls
- **Favorite part of job:** Working with and helping Hy-Vee employees
- **Favorite lunch at Hy-Vee:** Sesame Chicken



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