



## Are you financially prepared for an unexpected critical illness?

Someone has a heart attack approximately every 40 seconds in the U.S.<sup>1</sup> This type of unexpected critical illness can strike without warning, leaving you – and your family – to navigate the resulting challenges without any time to prepare. Suddenly, you can be facing a lengthy recovery period and significant medical expenses that aren't covered by your primary health insurance policy.<sup>2</sup> Kemper Health's Critical Illness insurance can help you when you need it most, providing an added layer of financial protection from the unexpected.

Critical Illness insurance works in addition to your primary medical policy – helping you fill in the financial gaps left by deductibles, coinsurance and other out-of-pocket expenses for sudden illnesses such as the ones listed below:

- Heart attack
- Stroke
- Invasive cancer
- End stage renal failure
- Paralysis
- Advanced Alzheimer's disease
- Advanced Parkinson's disease

- Coronary artery bypass surgery
- Benign brain tumor
- Complete blindness
- Complete hearing loss
- Carcinoma in situ
- And more...



Once you're diagnosed with a critical illness, the plan provides a lump-sum benefit payment that is paid directly to you, so you get to choose how the funds are used to meet your needs. If you get diagnosed with an additional covered illness, or have a reoccurrence of the same illness, the plan provides you with ongoing benefits. Your spouse and children can also be covered!

With February being Heart Health Month, now is the perfect time to ensure that you and your family are ready should the unexpected occur. To find out more about Critical Illness insurance from Kemper Health, contact Midwest Heritage at 515-343-5047 or email [CSR@mhbankins.com](mailto:CSR@mhbankins.com).

<sup>1</sup> <https://www.cdc.gov/heartdisease/facts.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.



## How hard are you working for your heart?

Averaging 80 beats per minute and pumping about 2,000 gallons of blood every day, your heart is the hardest working muscle in your body. While lifestyle changes, like diet and exercise habits, are key to keeping your heart healthy, daily decisions can still impact your chances of having a heart attack or developing heart disease.

With February being Heart Health month, try our top three daily decisions you can make for a healthier heart.

### Take a Step in the Right Direction

A sedentary lifestyle is a major contributor to heart problems. Avoid sitting for long periods of time by breaking up the day with a daily walk.

### Eat a Hearty Breakfast

Breakfast really is the most important meal of the day, at least when it comes to heart health. Take the time to eat a breakfast every day that is full of whole grains, fiber and fresh fruits and vegetables.

### Catch Some Z's

Getting enough sleep is essential for your physical and mental wellbeing. Some research suggests a lack of sleep puts you at higher risk for cardiovascular disease. Prioritize getting seven to nine hours of sleep per night as a heart-healthy habit.



## ACA Status Changes and How They Impact Part-Time Benefits

Many HR Managers and employees alike are familiar with the ACA status change process, but what does that process mean for elective benefits and payroll deductions for those benefits? When a part-time employee is moved to full-time/regular-time due to ACA Guidelines but does not wish to be FT/RT, the employee is required to sign an affidavit. Employees that were required to move to FT/RT due to ACA guidelines go into a mandatory tracking period for three months to track their average hours. The stores schedule them for part-time hours during the tracking, but they will be FT/RT status during that time and eligible for FT/RT benefits. At the end of the three months, if they averaged under 30 hours during their tracking, they are then able to move back down to part-time.

When the above situation occurs, the employee loses their part-time medical (Limited Medical Insurance) on their status change date. **To keep some kind of medical coverage, an employee must elect to take continuation of coverage through Beazley (Limited Medical carrier).** This will allow the employee to keep coverage while they work during the three month tracking period and during the 30-day waiting period after their status change back to part-time occurs.

**Employees in this scenario will be mailed a continuation of coverage notice by ACI (Administrative Concepts Inc.).** We encourage employees who wish to continue coverage but who have not received a continuation notice to contact our office at 800-622-0057 or email us at [csr@mhbankins.com](mailto:csr@mhbankins.com).

## Hy-Vee Elective Benefits Advisors

Hy-Vee employees have access to free expert advice from a Hy-Vee Elective Benefits Advisor to help them customize a life insurance solution that will protect the future of their loved ones and meet their budget. This dedicated Hy-Vee Benefits Advisor team is made up of Roger Hardin, Dave Martin, Art Wing, Jeff Bass, Michael Cunningham, Scott Zweifel, Debra Christensen, and Cindy Anderson. These eight advisors cover all Hy-Vee locations to help employees better understand their health, dental, vision, life, disability, accident, critical illness, cancer and hospital indemnity plans. Over the next few months the Elective Benefits Brief will feature a "Get to know Your Hy-Vee Benefits Advisor" Q & A for our four newest advisors, Michael, Scott, Debra, and Cindy, so you can learn more about them.

Be on the lookout for the "Get to Know Your Hy-Vee Benefits Advisor" Q&A in the March edition of the *Elective Benefits Brief!*



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