



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.



1Kemper 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 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.

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*.

Basic Life Beneficiary Reminder:

Do you know who you have listed as your beneficiary? Beneficiaries are those you designate to receive insurance benefits upon your death. If you are a full-time, regular-time, or a part-time employee who qualifies for the \$10,000 basic life contribution benefit, this is a reminder to complete your beneficiary designations.

By designating a beneficiary, you are deciding who will receive the insurance benefit upon your death. **When a beneficiary is not designated**, your policy defaults to your estate. When this happens, **it can take months to pay benefits**.

If you have not designated a beneficiary for your Basic Life coverage, you will want to log in and do so.

FT/RT Employees can log into hy-veebenefits.com and follow these steps:

- Click on *Change my benefits*
- Click on *Basic info – change beneficiary*
- Select effective date of change
- Click *Start change*
- Enter beneficiary information
- Click *Next*
- Review and Click *Approve*

PT Employees can log into hy-veePTenroll.com and follow these steps:

- Click on *change* (upper right)
- Change beneficiary
- Enter beneficiary information
- Click on *Save all changes*
- Click on *Submit*

If you have any questions or need additional information, please contact Midwest Heritage at 800-622-0057 or csr@mhbanks.com.



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