



## Exclusive Life Insurance Offer for Hy-Vee Employees

Midwest Heritage is excited to announce that the Hy-Vee life insurance initiative will continue in 2021. The “Advisor + Financial Wellness” 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 need, we have you covered.

This exclusive life insurance offer provides you an opportunity to get up to \$100,000 of life insurance with just a few questions asked. A Hy-Vee Benefits Advisor will be visiting your store to answer questions and walk you through the application process. Meetings are completed in just 10 minutes and the process is fast and easy!

There will be three, four-month open enrollment periods held throughout 2021. Here is what you can expect during the life insurance open enrollment at your store:

- **Instore Communication** – Life insurance open enrollment posters 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 OR call 515-343-5047 OR email [csr@mhbankins.com](mailto:csr@mhbankins.com) to be contacted by your Benefits Advisor.
- **Email** – Eligible employees that have an active email address on file will receive an introductory email at the beginning of the open enrollment period as well as a reminder email the day before or day of the Hy-Vee Benefits Advisor visit.

**Advisor**   
**FINANCIAL WELLNESS**

We encourage you to take 10 minutes to review your benefits with a Hy-Vee Benefits Advisor and protect the future of your loved ones! Please direct questions to the Hy-Vee Elective Benefits Customer Service team at 515-343-5047 or [csr@mhbankins.com](mailto:csr@mhbankins.com).



## 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.

- Go to [kemperbenefits.com](http://kemperbenefits.com).
- In the upper right-hand corner of the screen is a button labeled **Employee Login**. Click **Employee Login** to begin the registration process.
- Choose the link associated with Group Starting with **KB20**.
- On the next screen click **New User? Click Here**.
- Click the **Logins/Forms** and select **Member Logins & Resources**.
- Once you're on the Member Resources page, scroll to **Member Portal** and click **Login**.
- In the middle of the screen, choose **New User? Click Here**.
- Accept the license agreement by clicking **AGREE**.
- Enter your date of birth, zip code 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**.
- Create username and password, answer three security questions, click **NEXT** and then click **SUBMIT**.
- Complete the registration process by clicking **FINISH**.

## 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 30 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 31st 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 [csr@mhbanks.com](mailto:csr@mhbanks.com).

## Benefit Advisor Spotlight

- **Hy-Vee Benefit Advisor Name:** Scott Zweifel
- **Hometown:** Grimes, Iowa
- **Family:** Wife, 3 daughters
- **Hobbies:** Bicycling
- **Number of years in the insurance industry:** 20
- **Number of years worked with Hy-Vee:** 15
- **Territory:** Des Moines
- **Favorite part of job:** Working with and helping Hy-Vee employees
- **Favorite lunch at Hy-Vee:** Hibachi
- **Interesting Fact:** Dad had 25 years with Hy-Vee, Kellee and I had 15, and my twins are in their first year.



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