



KEMPER SENIOR SOLUTIONS
Home Health Care
Insurance Plan



Insurance Benefits Provided by **Reserve National Insurance Company**
A **Kemper Life & Health Company**

B-HHC-SS-5 (08/14)



KEMPER SENIOR SOLUTIONS

Peace of Mind Starts Here



Insurance Benefits Provided by **Reserve National Insurance Company**
Providing Life and Health Insurance for More Than 55 Years

A Kemper Life & Health Company

A History of Excellence

Kemper Corporation¹ brings a high level of personalized service to their customers. Here are a few things you should know about us:

- Our focus is on meeting the needs of our policyholders. With our finger on the pulse of the ever-changing healthcare industry we continue to develop new and innovative solutions for our clients' needs.
- More than 6 million policyholders have their basic insurance and financial needs met by our nationwide network of career and independent agents.
- With more than \$8 billion in assets, we employ more than 6,500 associates.
- We are led by a seasoned management team that values ethical behavior and no-nonsense business results.

¹ Neither Kemper nor any of its other subsidiaries is responsible for the insurance products of Reserve National Insurance Company.

Reserve National Insurance Company is a Kemper Life and Health company. Here is a brief overview of our company and our ability to provide you with a policy and a service you can depend on:

- **Stability.** Reserve National stands for integrity, fairness and financial stability. Our company has the approval and confidence of policyholders across the country.
- **Financial Rating.** Reserve National Insurance Company has held a prestigious "A-" Excellent rating for our overall financial stability, by A.M. Best Company, one of the leading insurance rating companies in the country.
- **Our People.** Our team is a family, from our home office to our agents across the nation. We work together to assure you get the products and services you deserve, with unsurpassed attention to customer service. Our focus is on you, the policyholder.

We believe the right insurance plan for you, is the one that meets your needs and comes from a company you can trust.

Home Health Care Benefits

Most people would prefer not to enter a nursing home

Our Home Health Care insurance plan is an affordable solution that gives you the flexibility to utilize the type of care that's right for you...in the comfort of your own home.

HOME HEALTH CARE INDEMNITY BENEFITS

We will pay, subject to the policy provisions and limitations, a benefit each day you receive the following services in your home from an Approved Home Health Care Practitioner, up to a daily maximum benefit of \$150:

- Skilled Nursing Care (RN).....\$ 75
- General Nursing Care (LPN or LVN).....\$ 60
- Physical Therapy\$ 75
- Speech Pathology\$ 75
- Occupational Therapy.....\$ 75
- Chemotherapy Specialist Services.....\$ 60
- Enterostomal Therapy.....\$ 50
- Respiration Therapy.....\$ 50
- Medical Social Services\$100

Home Health Care Aide Indemnity Benefit

We will pay, subject to the policy provisions and limitations, a daily benefit of \$40 for each day you require the services of a Home Health Care Aide.

Prescription Drug Indemnity Benefit

If you purchase a Prescription Drug as the result of Injury or Sickness, we will pay \$25 for each such Prescription Drug, limited to a Maximum Aggregate Prescription Drug Indemnity Benefit of \$300 for all Prescription Drugs in a Policy Year.

Home Hospice Services Indemnity Benefit

If you are a Covered Person with a Terminal Illness, we will pay a daily benefit of \$50 for each day you receive Home Hospice Services in your home. Each day you receive any Home Hospice Services will count as one full day toward the maximum, without regard to whether Home Hospice Services are received on consecutive or non-consecutive days.

The Home Health Care Benefit, the Home Health Care Aide Benefit and the Home Hospice Services Indemnity Benefit are subject to the Maximum Benefit Periods provided in the policy. See the policy and/or outline of coverage for details.

Guaranteed renewable for life

This is a brief description of some of the provisions of policies individually underwritten by Reserve National Insurance Company. Only the actual policy provisions will control. Benefits and policy provisions may vary by state.

This policy is not a Medicare supplement or long-term care insurance plan.

SEE THE POLICY AND/OR OUTLINE OF COVERAGE FOR LIMITATIONS AND EXCLUSIONS.

Policy Form Series HHC-5

Form numbers and availability may vary by state.

Optional EXTRA BENEFITS

CONSIDER THESE OPTIONAL BENEFITS:

- **Annual Physical Exam** \$150
If you have a physical examination more than 12 months after the Rider's Effective Date, we will pay:
 - \$150 for the first physical examination, if you have not used any other benefit under the Rider or the Home Health Care Indemnity Benefit, or the Home Health Care Aide Indemnity Benefit, or the Home Hospice Service Indemnity Benefit; and
 - \$150 for subsequent physical examinations, if you have not used any of the foregoing benefits, limited to 1 examination every 12 months.
- **Vision** \$40 per exam
+ \$75 for lenses and frames
After this rider has been in force for six months, we will pay:
 - \$40 each time you have an eye examination, limited to one eye examination every 12 months after this benefit is paid for the first time; and
 - \$75 each time you purchase eyeglass lenses and frames, limited to one set of lenses and frames every 24 months after this benefit is paid for the first time.
- **Hearing Benefit** \$50 per exam
+ \$250 for hearing aid
After this rider has been in force for 12 months, we will pay:
 - \$50 each time you have a hearing examination, limited to one hearing examination every 12 months; and
 - \$250 each time you purchase a hearing aid, limited to one hearing aid every 24 months after this benefit is paid for the first time.
- **Ambulance** \$100 per trip
While you are receiving the Home Health Care Benefit or the Home Health Care Aide Benefit under the policy, we will pay \$100 for each ambulance trip to a hospital and \$100 for the return trip home, limited to \$200 in any 12-month period.
- **In-Hospital Private Duty Nurse Benefit** \$80 /day
We will pay \$80 for each 24-hour day you are confined in a hospital and require private duty nursing services from an RN, limited to 30 days in any 12-month period.

FACTS YOU SHOULD KNOW:

- **Most people prefer to recover at home instead of a nursing home.**
- **Benefits under this policy are payable regardless of any other coverage you may have, including Medicare.**
- **Hospital stays are getting shorter. More people are recovering at home instead of having extended hospital stays.**
- **In many cases, home health care is a cost-effective service, not only for individuals recuperating from a hospital stay but also for those who, because of a functional or cognitive disability, are unable to care for themselves.**
- **Estimates indicate that nine to eleven million Americans need home health care services.¹**
- **Home care is the fastest growing segment of the health care industry.¹**

¹ SOURCE: *Basic Statistics About Home Care*, National Association for Home Care.

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Policy Form Series HHC-5 with Rider Form Series EBR-HHC-5
Form numbers and availability may vary by state.

Home Health Care Rates

Kemper Home Health Care Benefits		
Attained Age	Monthly Bank Draft	Annual
41-45	\$13.20	\$158.40
46-50	\$13.20	\$158.40
51-55	\$13.20	\$158.40
56-60	\$13.95	\$167.25
61-64	\$18.50	\$221.90
65-70	\$19.40	\$232.95
71-75	\$29.40	\$352.75
76-80	\$36.50	\$437.75
81-85	\$46.30	\$555.30

Home Health Care with EXTRA BENEFITS		
Attained Age	Monthly Bank Draft	Annual
41-45	\$19.00	\$228.00
46-50	\$19.00	\$228.00
51-55	\$19.05	\$228.55
56-60	\$19.80	\$237.35
61-64	\$24.40	\$292.55
65-70	\$25.35	\$304.15
71-75	\$35.45	\$425.60
76-80	\$42.60	\$511.15
81-85	\$52.40	\$628.75

These rates may not be applicable in all states. Please refer to the required forms list for the appropriate brochure in each state.

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Policy Form Series HHC-5 and Rider Form Series EBR-HHC-5
Form numbers and availability may vary by state.

Agent Instructions

APPLICATION AND ACCOMPANYING FORMS

- Refer to the information furnished to you by your supervisor, which reflects the proper application and other forms required to be used with this policy in a particular state.
- Applicant is not eligible for this policy if he/she answers “yes” to questions 2, 3 or 4 on the application.
- Each applicant for this policy who is eligible for Medicare must be furnished the “Guide to Health Insurance for People with Medicare” and sign the “Important Notice to Persons on Medicare” at the time of application. This signed Important Notice must be submitted to the Home Office with the application.
- The Home Office may call applicants for this policy to review the application with the applicant. Agents should advise each applicant that they may receive a telephone call.
- This policy will not be issued to replace any other policy.
- All applications will be either issued or declined without the use of any rate-up or elimination of a person’s pre-existing condition.
- You may fax completed applications and other required forms to 800.222.8662.

UNDERWRITING INSTRUCTIONS

- Available to individuals ages 41 through 85. Age at last birthday determines rate to be used.
- An individual is NOT ELIGIBLE for this policy if he/she is:
 - currently living in a nursing home or assisted living center or currently receiving home health care or similar type benefits; or
 - physically unable to perform routine activities such as bathing, dressing, eating, toileting or transferring to or from a bed or chair
- This plan may be written in combination with any other coverage.
- A full annual premium or authorized monthly bank draft must be collected with the application. COD cases and other premium modes are not acceptable.
- All checks must be made payable to Kemper Senior Solutions. Agents may not cash checks under any circumstances. Money orders will be accepted for the annual mode only. If cash is collected, you should purchase a money order for the gross annual premium and submit it with the application. Net premium submissions are not acceptable.
- The Policy will be renewed on bank draft. Therefore, you must complete the bank draft authorization portion of the application and furnish a voided check on the account to be drafted. Deposit slips, etc. are not acceptable.
- **EFFECTIVE DATE OF POLICY:** If the applicant pays annual, you may request the effective date to be the date of application. If the applicant pays monthly, the effective date will be a future date that is selected or the date of issue (which is determined by the Home Office). Do not select date of application for the effective date if the applicant pays monthly.