



KEMPER

Kemper Senior Solutions

Offered by:



Insurance Benefits Provided by Reserve National Insurance Company
PP-KSS (6/13)



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Kemper – Corporate Overview

- Multi-line insurance holding company incorporated in 1990 and based in Chicago, IL (Ticker NYSE:KMPR)
 - Flagship operating companies have been conducting business for more than 80 years
- More than 6 million policyholders
- More than \$8 billion in assets
- Licensed in 42 states
- Underwriting companies are rated A - (Excellent) by A.M. Best Company, the leading insurance industry rating authority



Kemper Senior Solutions

Underwritten by Reserve National Insurance Company

- Kemper Owned
- Rated A - (Excellent) by A.M. Best Company
- Thousands of rural Americans have trusted Reserve National Insurance Company for more than 55 years
- Based in Oklahoma City, OK
- Focused on developing new and innovative solutions for your clients' needs
- Reserve National's experience is rooted in the Senior Market



Kemper Senior Solutions



Every Agent Needs This Product!

- Issue to Age 85
- Only 2 Health Questions
- Great Commissions
- Lifetime Renewals

Insurance Benefits Provided by Reserve National Insurance Company



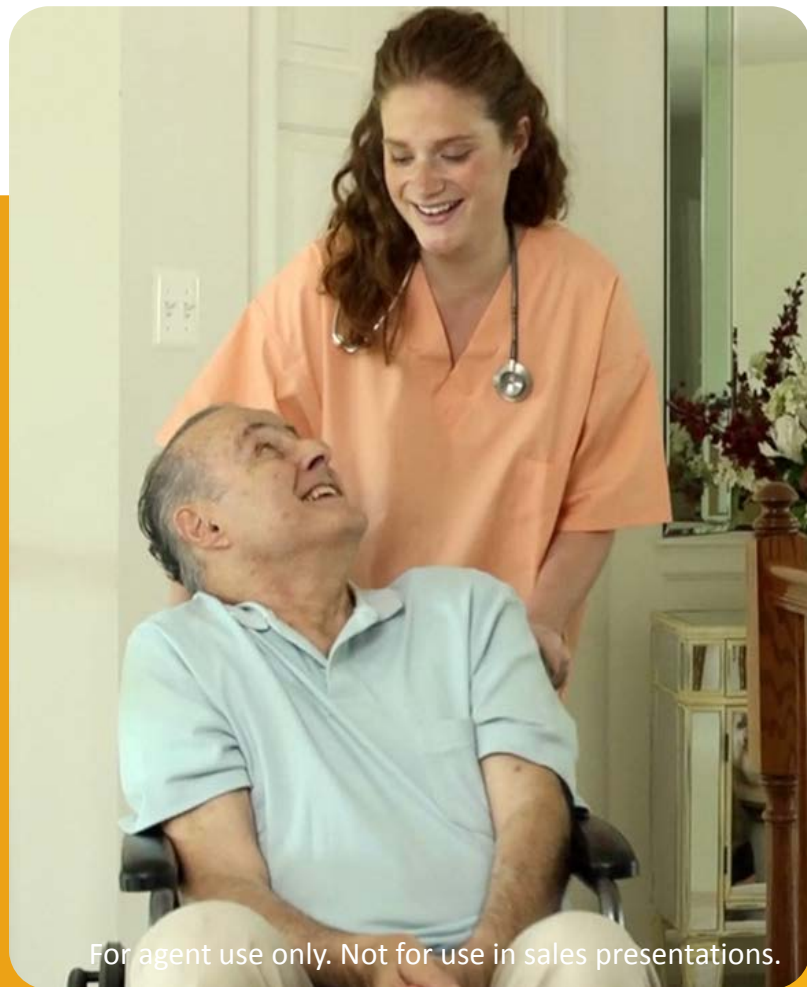
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Home Health Care Indemnity Policy

Insurance Benefits Provided by Reserve National Insurance Company



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Home Health Care is a Major Concern

FACTS YOU SHOULD KNOW:

- Hospital stays are getting shorter. More people are recovering at home instead of having extended hospital stays.
- Estimates indicate that 11 million Americans need home health care services.¹
- Home care is the fastest growing segment of the health care industry.¹
- Benefits under Kemper Senior Solutions Home Health Care policy are payable regardless of any other coverage you may have, including Medicare.

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



Kemper Senior Solutions Home Health Care Indemnity Benefits

What is Covered?

A benefit is paid 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

Subject to the policy provisions and limitations

Kemper Senior Solutions Home Health Care Indemnity Benefits

Home Health Care Aide 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 **immediately following a hospital confinement of not less than three days.**

Prescription Drug Benefit

If you incur expenses in excess of the deductible of \$50 per policy year for Prescription Drugs, we will pay 80% of these expenses, limited to a maximum benefit of \$250 per policy year.

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

**Subject to the policy provisions and limitations*

Guaranteed renewable!

Restoration of Benefits

The Restoration of Benefits provision fully restores the Maximum Benefit Period of the Home Health Care Benefit if the Covered Person has used all or a portion of the client's Maximum Benefit Period, and then:

- Does not receive or require Home Health Care or Home Health Care Aide Services for 180 consecutive days; and
- The Covered Person's Physician certifies that the Covered Person has recovered to the point of not requiring Home Health Care or Home Health Care Aide Services.

**There is no limit for the number of times the
Maximum Benefit Period can be restored in a covered person's lifetime!**

Restoration of Benefits

Example:

If a Covered Person has a stroke and receives the Home Health Care Benefit for 72 days, then a month later develops complications from the stroke and receives the benefit for 15 additional days, then three months later has a hip replacement and receives the Home Health Care Benefit for 36 days, the total of the benefit period he would have used is 123 days.

If he does not use or require Home Health Care or Home Health Care Aide Services for 180 consecutive days, the Restoration of Benefits provision restores the Maximum Benefit Period in full for both the Home Health Care Benefit and the Home Health Care Aide Benefit.

Kemper Senior Solutions Home Health Care Coverage is Affordable

Kemper's Home Health Care Benefit:

- \$150 maximum benefit per day equivalent to **\$54,750** maximum benefit per year*
- **Since this is an indemnity plan it will pay out even if Medicare or other health insurance pays!**

Rx Drug Benefit *(included at no extra charge):*

- \$250 maximum benefit per year*
 - Will pay 80% of prescription expenses less a \$50 deductible
(requires expense of \$363 for maximum benefit)

*Benefit may vary by state.

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Kemper's Home Health Care Rx Drug Benefit

PATANASE 0.6% (665MCG) NASAL SPRAY
QTY: 30.5 2 REFILLS BEFORE 09/26/13
New NDC: 00065-0332-30
Retail Price: \$212.99 Your Insurance Saved You: \$88.19 **\$124.80**

Walgreens Customer Receipt

AZITHROMYCIN 250MG TABLETS 6-PAK
QTY: 6 NO REFILLS - DR. AUTH REQUIRED
New NDC: 00093-7146-18
Retail Price: \$51.99 Your Insurance Saved You: \$37.54 **\$14.45**

Walgreens Customer Receipt

TRIAMCINOLONE NASAL SPRAY 16.5GM
QTY: 16.5 5 REFILLS BEFORE 09/26/13
New NDC: 00093-2085-17
Retail Price: \$108.99 Your Insurance Saved You: \$66.73 **\$42.46**

Walgreens Customer Receipt

Kemper's Home Health Care Coverage is Affordable

Sample Premium Example:

Ages 65 Basic Plan:

\$523.30 Annual Premium

\$250.00 Rx Drug Benefit

\$273.30 Effective Yearly Expense

HOME HEALTH CARE INDEMNITY POLICY

HOME OFFICE USE: Policy Number(s)

If you are applying for the Home Health Care Indemnity Policy, please answer the following:

- | | | |
|--|-------------------------------------|------------------------------------|
| 1. Do you have another long-term care insurance policy or certificate in force (including health care service contract, health maintenance organization contract)? | Yes | No |
| 2. Did you have another long-term care insurance policy or certificate in force during the last 12 months? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| a. If so, with which company? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b. If that policy lapsed, when did it lapse? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Are you covered by Medicaid? | Yes | No |
| 4. Do you intend to replace any of your medical or health insurance coverage with this policy?..... | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5. Are you currently living in a nursing home or assisted living facility or currently receiving home health care or similar-type benefits?..... | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6. Are you physically unable to perform routine activities such as bathing, dressing, eating, toileting or transferring to or from a bed or chair?..... | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 7. Do you acknowledge receipt of an outline of coverage for this policy?..... | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

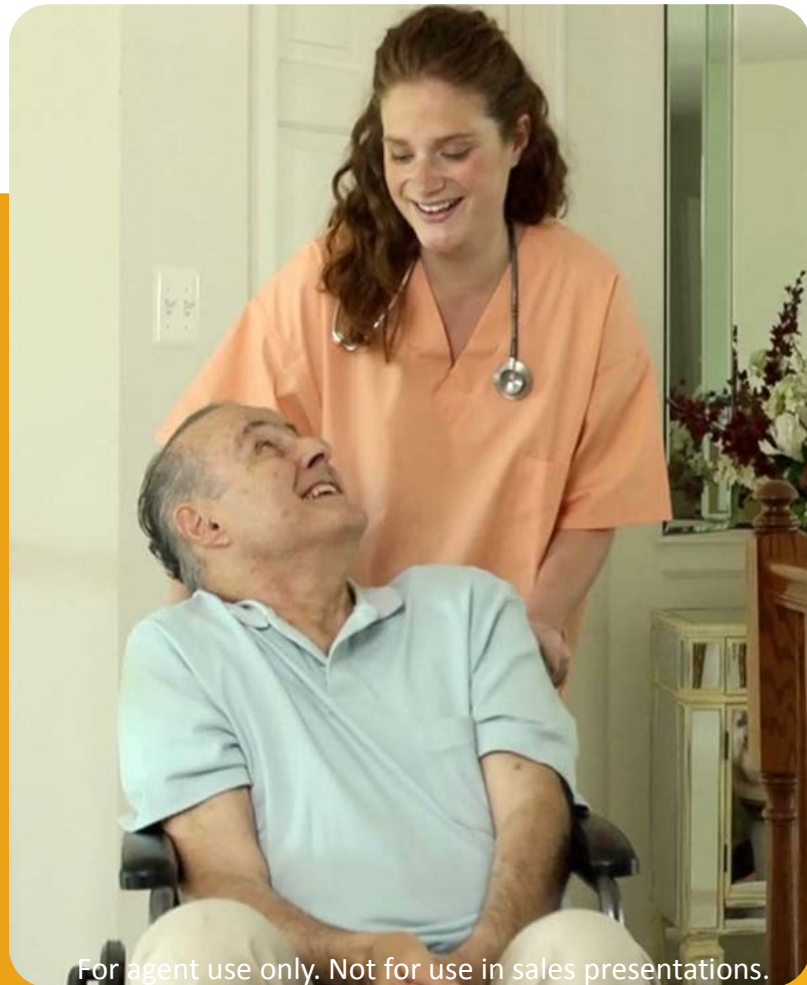


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Home Health Care Indemnity Policy

Extra Benefits Option

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Optional - EXTRA Benefits

Annual Physical Exam \$ 150

We will pay \$150 each time you have a Physical Examination, limited to one exam every 12 months.*



*Benefit requirements vary by state.

Optional - EXTRA Benefits

Vision **\$40 per exam**
+ \$75 for lenses and frames

\$40 each time you have an eye examination limited to one exam every 12 months.

\$75 each time you purchase eyeglass lenses and frames, limited to one set of lenses and frames every 24 months.



Optional - EXTRA Benefits

Hearing Benefit **\$ 50 per exam**
+ \$250 for hearing aid

\$50 each time you have a hearing examination, limited to one exam every 12 months.

\$250 each time you purchase a hearing aid, limited to one hearing aid every 24 months.



Optional - EXTRA Benefits

Ambulance \$ 100 per trip

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.



Optional - EXTRA Benefits

In-Hospital Private Duty Nurse Benefit

\$80 a 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.



Kemper Senior Solutions Home Health Care Indemnity Benefits

- Kemper Senior Solutions is issuing 97% of the Home Health Care applications submitted to the company
- After 7 years, Reserve National still has approximately 85% of policies renewing
- Guaranteed renewable with lifetime renewals
- Simplified Underwriting (accept or decline) underwriting with no rate ups and can issue up to age 85
- Not affected by HealthCare Reform
- The policy can be used every year because of the Rx Drug Benefit

Kemper Senior Solutions



Every Agent Needs This Product!

- Clients who were declined for LTCi
- Clients who can't afford LTCi
- Great Commissions
- Lifetime Renewals



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***Call us today to get started
with this exciting product!***



800-365-8208 x 4057