



SENIOR SOLUTIONS

Home Health Care Insurance Plan

Home Health Care Benefits

The Care You Need with the Comfort of Home

Home health care is increasingly a preferred option among those recuperating after a hospital stay as well as those who become unable to maintain independent self-care for other reasons. Our Home Health Care insurance plan is an affordable solution, which helps you to get the care you need in the privacy and comfort of your own home, providing peace of mind.

Home Health Care Benefits

We will pay, subject to 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 Benefit

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

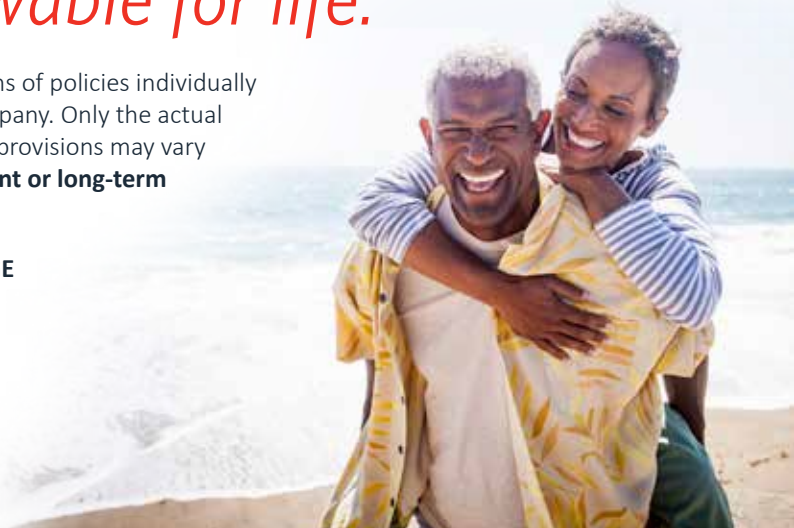
The Home Health Care Benefit and the Home Health Care Aide Benefit are subject to the Maximum Benefit Periods provided in the policy. See the policy and/or outline of coverage for details.

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 with PD-2 Form numbers, availability and rates may vary by state.



Optional Benefits

ANNUAL PHYSICAL EXAM

\$150

After this rider has been in force 12 months, we will pay \$150 for each exam, limit one per 12 months, provided you have not used another benefit under the rider or policy during the 12 months prior to the exam.

VISION

\$40 per exam /+ \$75 for lenses + frames

After this rider has been in force six months, we will pay:

- \$40 for each eye exam, limit one per 12 months after the benefit is paid for the first time.
- \$75 each time you purchase eyeglass lenses and frames, limit one set every 24 months after the benefit is paid for the first time.

HEARING

\$50 per exam /+ \$250 for hearing aid

After this rider has been in force 12 months, we will pay:

- \$50 for each hearing exam, limit one per 12 months.
- \$250 each time you purchase a hearing aid, limit one every 24 months after the benefit is paid for the first time.

AMBULANCE

\$100 per trip

While 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 per return trip, limit \$200 per 12-month period.

IN-HOSPITAL PRIVATE NURSE

\$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 a 12-month period.

YOU SHOULD KNOW:



Most people prefer home recovery over a nursing home.



Benefits are payable regardless of any other coverage, including Medicare.



Estimates indicate nine to eleven million Americans need home health care.¹



Home care is the fastest growing segment of the health care industry.¹

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

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

Home Health Care Rates

Senior Solutions

Home Health Care Benefits

Attained Age	Monthly Bank Draft	Annual
41-45	\$23.30	\$279.85
46-50	\$23.30	\$279.85
51-55	\$23.30	\$279.85
56-60	\$24.05	\$288.65
61-64	\$27.95	\$335.60
65-70	\$28.20	\$338.90
71-75	\$36.70	\$440.45
76-80	\$42.10	\$505.60
81-85	\$49.65	\$596.15

Home Health Care with EXTRA BENEFITS

Attained Age	Monthly Bank Draft	Annual
41-45	\$34.85	\$418.95
46-50	\$34.85	\$418.95
51-55	\$34.90	\$419.50
56-60	\$35.70	\$428.85
61-64	\$39.70	\$476.90
65-70	\$40.05	\$481.30
71-75	\$48.75	\$585.60
76-80	\$54.30	\$652.40
81-85	\$61.85	\$742.95

Rates for use in Arizona only

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



A History of Excellence

Providing Life and Health Insurance Since 1956

Kemper¹ stands for personalized service.

At Kemper, we believe that as life takes unexpected turns and circumstances change, everyone deserves insurance they can count on. Across auto, home, health, and life, Kemper's team of dedicated associates and agents are committed to providing the coverages you need, keeping your costs down and delivering on our promises. In an ever-changing world, you can always count on Kemper for affordable protection.

The Kemper family of companies is one of the nation's leading insurers. With \$11 billion in assets, Kemper is improving the world of insurance by offering personalized solutions for individuals, families and businesses.

Through our businesses, Kemper:

- Offers insurance for auto, home, life, health and valuables
- Services approximately seven million policies
- Is represented by more than 30,000 agents and brokers
- Employs over 7,800 associates dedicated to providing exceptional service

Kemper Health

Kemper Health offers specialized insurance options that provide customers with greater control over their healthcare costs. Our affordable insurance policies provide customers with a choice of protection solutions that meet their unique needs while maintaining their choice of providers.

The policies and insurance benefits offered by Kemper Health are underwritten and provided by **Reserve National Insurance Company**. Reserve National has been offering life, accident and health insurance since 1956, and holds the prestigious "A-Excellent" rating for overall financial stability by A.M. Best Company, one of the leading insurance rating companies in the country.²

¹Reserve National Insurance Company is a subsidiary of Kemper Corporation. Each subsidiary of Kemper Corporation is solely responsible for the insurance products it underwrites and issues.

²Rating refers to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices.



*An insurance plan that
helps meet your needs, from
a company you can trust.*

Agent Instructions

Home Health Care Policy Senior Solutions

APPLICATION AND ACCOMPANYING FORMS

- Refer to the information furnished by your marketing organization reflecting the proper application and other state-specific forms required for this policy, or visit the website or web console:
 - **kemperseniorsolutions.com**: under Resources & Support select Form Library to access FAQs and state specific forms including applications, policyholder forms, bank draft, Beneficiary changes, etc.
 - **kssconsole.solutainc.com**: log in to your account. Under Resources select Forms to access the Forms Library to order supplies and view guidelines.
- Applicant is ineligible if he/she answers “yes” to application questions 2, 3 or 4.
- Each applicant 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.
- Agents should advise applicants they may receive a telephone call from the Home Office to review the application.
- 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 persons age 41-85. 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
 - currently receiving home health care or similar type benefits
 - 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. If cash is collected, you should purchase a money order for the gross premium collected to submit with the application. Net premium submissions are not acceptable.
- If the Policy is to be renewed on bank draft, 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 applicant pays annually, you may request the effective date to be the date of application. If applicant pays monthly, the effective date will be the date of issue (determined by the Home Office).