



## KEMPER BENEFITS

# Growing gaps in coverage?



## We didn't invent gap insurance. We just made it better.

Americans pay more out-of-pocket costs for healthcare expenses today than they did 10 years ago.<sup>1</sup> This has led to widening gaps in major medical coverage, which have become financial obstacles for employees paying more of their health related costs out-of-pocket. The new **Kemper Benefits Signature Gap** plan can help provide relief for these employees.

An enhanced Gap solution, the Kemper Benefits Signature Gap insurance plan can cover certain portions of the out-of-pocket expenses that employees and their families incur under their primary medical coverage such as co-insurance, co-pays and deductibles. Our increased coverage options help employees to stop worrying about their financial situations and focus on getting well.

### The enhanced Kemper Benefits Signature Gap product features:

- **Deductible options:** Broad range of deductible limits from zero or \$250-\$5,000 for increased customization
- **Enhanced compatibility:** Unique HSA compatibility for individual and family coverage
- **Flexible maximums:** Flexible inpatient benefit maximums of up to \$10,000 and optional outpatient benefits from 20-70%
- **Optional funding choices:** Plans can be offered as a voluntary or employer-paid solution based on group needs

Now your clients can offer more outpatient coverage options with flexible benefit maximums and deductible limits, creating a solution that can be truly customized to fit employees' needs and help fill coverage gaps.

<sup>1</sup>The Kaiser Family Foundation and Health Research & Educational Institute, Employer Health Benefits 2015 Annual Survey



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### **Strength. Solutions. Security. That's the Kemper edge.**

In trying times, your clients can rely on Kemper Benefits to cover the gaps in major medical coverage. We offer a broad portfolio of products that touch all aspects of a family's circumstances, protecting lives, incomes, property and well-being.

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