New EOBS
This is one of those times, when less can be better.

Kemper Health is introducing our new Explanation of Benefits (EOB). In the past, when a Kemper Health policyholder had a claim, an EOB would be generated for each occurrence of care; which resulted in an insured receiving multiple EOBS. Our new EOB consolidates all your claims into one document.

Now, every 21 business days, an explanation of coverage for claims processed during this period is consolidated into one EOB. Also, any claims for your spouse and dependents appear on the same EOB. Now you will have one easy-to-read document, that covers all claims processed within the 21-day cycle.

Kemper Health is committed to finding ways to help you, our customer. If you have any questions, call our friendly Customer Service team. Their contact information is on the last page of this newsletter.

Explanation of Benefits - FAQs

What is a Consolidated EOB (Explanation of Benefits)?
When you get health care, the doctor, hospital or dentist asks us to pay for the service they provided by submitting a claim. After we process the claim, you get an Explanation of Benefits, or EOB.

A consolidated EOB combines all EOBS for claims processed during a set period of time (21 business days) into one document. The EOB also includes claims information for your spouse and dependents. An EOB is not a bill.

Why is Kemper Health moving to a consolidated EOB?
Because we know health care expenses can be confusing, we’ve minimized the amount of statements you receive, simplified the language and summarized the most important information about your claims.

Most policyholders find a consolidated EOB is easier to understand, plus it helps organize your claims information into one document. An added benefit is a reduction in the amount of paper used to print the statements, which helps our environment.

How often will I receive an EOB?
Every 21 business days, any EOB information related to claims processed for you during this period will be printed on one document, and mailed to you.

What if I can’t wait and need to see my claim information before I get my EOB?
You can check the status of all your claims by logging in to the policyholder portal on the www.kemperhealth.com or www.reservenational.com websites. Also, once a claim has been processed for payment, you can view individual EOBS. If you need help with your password, call our customer service team.
Health Tips

Are you Using the Kemper Health RxChoice Plus Discount Card?

If you aren’t using your RxChoice Plus discount card, then maybe you should be, especially if you are taking the medications listed below.

According to our prescription network, during the month of September 2019, the 25 drugs shown below received the highest discount when using the RxChoice Plus Card. The discount you receive will vary by type of medication, the pharmacy you use and your location.

September’s Top 25 Most Discounted Drugs Using RxChoice Plus Card

- MELOXICAM
- FLUOXETINE HCL
- SIMVASTATIN
- AMLODIPINE BESYLATE
- ATORVASTATIN CALCIUM
- ESCITALOPRAM OXALATE
- CITALOPRAM HYDROBROMIDE
- CYCLOBENZAPRINE HYDROCHLORIDE
- ESTRADIOL
- GABAPENTIN
- LISINOPRIL/HYDROCHLOROTHI
- HYDROCHLOROTHIAZIDE
- AZITHROMYCIN
- ALPRAZOLAM
- METOPROLOL SUCCINATE ER
- LEVOTHYROXINE SODIUM
- HYDROCODONE/ACETAMINOPHEN
- AMPHETAMINE/DEXTROAMPHETA
- PREDNISONE
- AMOXICILLIN
- METHYLprednisolone DOSE P
- ALBUTEROL SULFATE HFA

For more information and to start saving on prescriptions, doctor visits, dental care, vision care, lab and imaging tests and more, you can contact your local agent or agency office, or go to www.RxChoicePlus.com for instructions on how to print a card or download the free WellCard Health app.

This is not insurance. It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. WellCard Health does not qualify for essential coverage under the Affordable Care Act (ACA). Cardholders are responsible for paying the discounted cost at the time of service from participating providers. WellCard Health has no membership fee nor is participation in any organization or purchase of any good or service required to obtain or use WellCard Health. WellCard Health will not share or sell your personal information. The discount plan organization is Access One Consumer Health, Inc., 84 Villa Road, Greenville, SC, 29615, www.accessonedmpo.com. This program is not available to residents of Montana, but may be used by non-residents at participating Montana providers. Other state residents: visit www.WellCardHealth.com for full disclosure statement.

**Based on Rx utilization as reported by WellCard Health as of September 2019.

Advice from the CDC: Holiday safety and health for families

Wash your hands often
Keeping hands clean is one of the most important steps you can take to avoid getting sick and spreading germs to others. Wash your hands with soap and warm water for at least 20 seconds. Cover your mouth and nose with a tissue when you cough or sneeze.

Stay warm
Cold temperatures can cause serious health problems, especially in infants and older adults. Stay dry, and dress warmly in several layers of loose-fitting, tightly woven clothing.

Manage stress
Keep a check on over-commitment and over-spending. Balance work, home, and play. Get support from family and friends. Keep a relaxed and positive outlook and get enough sleep.

Travel safely by car
Whether you’re traveling across town or across the country, take steps to ensure that your trip is safe. Don’t drink and drive, and don’t let someone else drink and drive. Wear a seat belt every time you drive or ride in a motor vehicle. Always buckle your child in the car using a child safety seat, booster seat, or seat belt according to his/her height, weight, and age.

Watch the kids
Children are at high risk for injuries. Keep a watchful eye on them when they’re eating and playing. Have potentially dangerous toys, food, drinks, household items, choking hazards (like coins and hard candy), and other objects out of kids’ reach. Learn how to provide early treatment for children who are choking, and make sure toys are used properly.

Prevent injuries
Injuries can occur anywhere and some occur around the holidays. Use step stools instead of furniture when hanging decorations. Keep candles away from children, pets, walkways, trees, and curtains. Never leave fireplaces, stoves, or candles unattended. Don’t use generators, grills, or charcoal-burning devices inside your home or garage.

*Source: https://www.cdc.gov/family/holiday/index.htm*
PRIVACY POLICY

We are committed to keeping your personal information safe and secure. We restrict access to nonpublic personal information about you to those employees and agents who need to know that information to provide insurance to you and conduct our business.

We maintain physical, electronic and procedural safeguards to protect your nonpublic personal information.

Information We Gather and Communicate:

In order to conduct our business, we collect and maintain a range of nonpublic personal information about prospective, current and former insureds from the following sources:

- Information we receive from prospective insureds on inquiries about our products, such as name, age, gender, address, telephone number and occupation.
- Information we receive from you on applications or other forms, such as name, age, gender, address, telephone number, social security number and health information.
- Information about your transactions with us, our affiliates or others, such as approval or declination of an application for insurance, insurance coverage, premiums and claims payments and denials.
- Information about your transactions with us, our affiliates or others, such as approval or declination of an application for insurance, insurance coverage, premiums and claims payments and denials.

In order to underwrite applications for insurance and process claims, as permitted by law we may disclose all of the information that we collect, as described above, to the following affiliates and nonaffiliated third parties:

- Our agents who perform marketing services on our behalf and with whom we have joint marketing agreements prohibiting their disclosure or use of such information other than to carry out our business.
- Companies or organizations that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

In order to conduct our business, as permitted or otherwise required by law, we may also disclose all of the information we collect, as described above, to other affiliates and nonaffiliated third parties.

If you have any questions concerning this notice or our privacy policy, you may contact us at 800.654.9106.

The Health Insurance Portability and Accountability Act (“HIPAA”) also addresses privacy of your “protected health information,” and requires us to (1) maintain the privacy of your protected health information; (2) provide you with a notice of our legal duties and privacy practices with respect to your protected health information; and (3) follow the terms of the notice we provide you. A copy of our HIPAA Notice of Privacy Practices for Protected Health Information is included with each policy we issue.

You may also obtain a copy of that Notice by calling us at 800.654.9106, by writing to us at 601 East Britton Road, Oklahoma City, OK 73114, or by visiting our website at https://reservenational.com.
Customer Service Center

Kemper Health’s Customer Service Department, based in Oklahoma City, solves problems every day for customers across the United States. If you have a question about a claim, premium payment or your policy, please give one of our Customer Service Representatives a call. They’ll give you the personal attention you deserve.

Change of address? New phone number? Please let us know!

To better serve you as a policyholder, we must keep your current address and phone number in our records. If you have moved or changed phone numbers recently, please call our Customer Service toll-free line at 800.654.9106. You may also email us at KemperHealthCS@kemper.com. To ensure that we update your records correctly, please include your policy number(s).

If you change addresses in the future, you will also need to fill out a Change of Address card at your local United States postal facility. Before submitting your Change of Address card, please discuss your planned change with a U.S. Postal Clerk and have them examine your change on your card to make sure it is correct. This will ensure your mail is forwarded to your new address.

Health Notes

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