

Employee Guide

Group Whole Life Insurance

Plan features and benefits
for the employees of Maricopa County Community College



Your family is your top priority. Caring for you is ours.

The Kemper Benefits Whole Life insurance plan is a financially responsible decision that may meet the needs for you and your family. Life insurance is necessary for all individuals and families, no matter your age or life stage.

Our plan offers different benefit amount options, the accumulation of Cash Value, Paid Up Insurance, or Extended Term Insurance. Your plan also includes additional benefits to fit your individual needs. All of these features create a plan that provides security and financial peace of mind for you and your family.

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Take a moment to consider how our life insurance can fit into your financial plans — not only the death benefit, but access to cash value and living benefits as well.

Our Whole Life insurance plan can help pay for:

- Survivor needs
- Mortgage protection
- Wealth transfer
- College and education expenses
- Charitable giving
- Business needs
- Supplementing retirement income
- Paying policy premiums
- And more!

Product Features and Benefits

Minimum/Maximum Benefit Face Amounts	Employee and spouse policy:	\$5,000–\$100,000
Other Benefits or Riders	Accelerated Death Benefit Rider–Terminal Illness* Accelerated Death Benefit Rider–Critical Illness Dependent Children Term Life Rider	
Standalone Coverage for Spouse	Spouse Whole Life coverage is available under a separate certificate in an amount equal to or less than the employee coverage Dependent Children Term Life Rider is available from \$10,000 to \$50,000 (Employee must elect coverage for family members to be covered)	
Portability	Yes	
Conversion	Yes	
Benefit Reductions	None	

Additional Benefit Details

Accelerated Death Benefit Rider–Terminal Illness*	This rider provides for payment of an accelerated death benefit of up to 50% of the death benefit if the insured is diagnosed with a terminal illness. Terminal illness means a medical condition that, in the opinion of a physician, is reasonably expected to result in a life expectancy of six months or less.
Accelerated Death Benefit Rider–Critical Illness	This rider provides for payment of an accelerated death benefit of up to 50% of the face amount if the insured is diagnosed as having a critical illness. Critical illness means cancer, end-stage renal failure, heart attack, major organ transplant or stroke.
Dependent Children Term Life Rider	This rider provides for term life insurance for the insured's dependent children from \$10,000 to \$50,000. Dependent children means the insured's unmarried children, step children, legally adopted children or grandchildren for whom the insured has assumed financial responsibility and who are at least 30 days old and up to age 26. The term includes any dependent child born to or adopted by the insured after the policy effective date who is at least 30 days old and up to age 26.

*Automatically included in the base plan

General Provisions

Suicide: If the insured's death is caused by suicide within two years after the effective date of this policy, the amount payable because of such death shall be an amount equal to the premiums paid.

War: If the insured's death is as a result, directly or indirectly of the following, the amount payable because of such death will be the greater of:

1. The amount of the premiums paid; or
2. The amount of the reserve for this policy;

each adjusted for loans.

1. As a result of war or act of war, if the cause of death occurs while the insured is serving in the military, naval or air forces of any country, combination of countries or international organization, provided such death occurs while in such forces or within six months after termination of service in such forces; or
2. As a result of the special hazards incident to service in the military, naval or air forces of any country, combination of countries or international organization, if the cause of death occurs while the insured is serving in such forces and is outside the home area, provided such death occurs outside the home area or within six months after the insured's return to the home area or area in such forces or within six months after the termination of service in such forces, whichever is earlier.

For purposes of this provision, "home area" means at least the 50 states of the United States and its territories, the District of Columbia and Canada.

Aviation: No benefits are payable under this policy if the insured's death is the result of travel in or descent from any aircraft except as a commercial, fare-paying passenger. The amount payable because of such death will be the greater of:

1. The amount of the premiums paid; or
2. The amount of the reserve for this policy;

each adjusted for loans.

Dependent Children Term Life Rider

Exclusion for Suicide: If a dependent child's death is caused by suicide within two years after the effective date of this rider, the amount payable because of such death will be an amount equal to the premium paid for this rider.

If the insured dies by suicide within the provisions of the policy to which this rider is attached, any identifiable premium paid for this Dependent Child(ren) Term Life Benefit Rider will be included in the amount payable because of the insured's death due to suicide.

Dependent Children Term Life Rider Termination

Dependent Child Coverage Termination

Coverage for a dependent child under this rider will terminate on the earliest of:

1. The date this rider terminates;
2. The end of the grace period following the date any required premium for the dependent child has not been paid;
3. The date of the dependent child's death;
4. The date the dependent child no longer meets the definition of dependent child in this rider; or
5. The date we receive the owner's written request to terminate coverage for such dependent child.

Rider Coverage Termination

This rider will terminate on the earliest of:

1. The date we receive the owner's written request to terminate this rider;
2. The end of the grace period following the date any required premium for this rider has not been paid;
3. The date the policy to which this rider is attached terminates;
4. The date of death of the last surviving dependent child under this rider;
5. The date the last surviving dependent child under this rider no longer meets the definition of dependent child in this rider;
6. The date of death of the insured. In this event, we will refund any unearned premium for this rider;
7. The date the policy to which this rider is attached is continued as extended or paid-up insurance under the nonforfeiture provision of the policy; or
8. The date of the maturity benefit under the policy to which this rider is attached regardless if the endowment date is deferred.

Other Dependent Children Term Life Rider Provisions

Incontestability: We will not contest this rider with respect to a dependent child after it has been in force during the lifetime of such dependent child for two years from the effective date of coverage under this rider for such dependent child except for fraud in the procurement of this rider, when permitted by applicable law in the state where the policy to which this rider is attached is delivered or issued for delivery.

Reinstatement: This rider will be reinstated if the policy to which this rider is attached is reinstated.

Rider Premiums: While this rider is in effect, premiums are due according to the terms of the policy to which it is attached.

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

Kemper Benefits is bringing value back to benefits

Kemper Benefits products are meant to integrate with and supplement benefits already available to you through your employer. Voluntary benefits are simply insurance products that provide added value to your core health benefits.

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Policies issued by:

Reserve National Insurance Company
A Kemper Life and Health Company
Oklahoma City, Oklahoma

Policy Form Series-KB-MWL-1301. Form numbers may vary by state.

Kemper Benefits, kemperbenefits.com, is part of Kemper Corporation (NYSE: KMPR), a diversified insurance holding company, with subsidiaries that provide an array of products to the individual and business markets. Kemper's underwriting companies are rated "A-" (Excellent) for financial strength and ability to meet policyowner obligations by A.M. Best Company, a leading insurance rating authority.

Kemper Corporation's underwriting company for the Kemper Benefits voluntary worksite life, accident and health insurance products is Reserve National Insurance Company, which is responsible for the underwriting risks, financial and contractual obligations and support functions associated with the products it issues. Kemper Corporation is not responsible for the products of any of its underwriting companies.

This is only a summary of products and services offered. Actual offerings may vary by group size and other underwriting considerations, and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the specific policy. Please see the specific policy for details. Policies are not available in all states.

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