

# VOLUNTARY BENEFITS GUIDE

Plan Overview prepared for:  
Independent Drivers of Malone



## Kemper Benefits Accident Expense Insurance

Even minor accidents can leave you with major expenses. When accidents happen, they are often followed by a number of bills. Are you prepared?

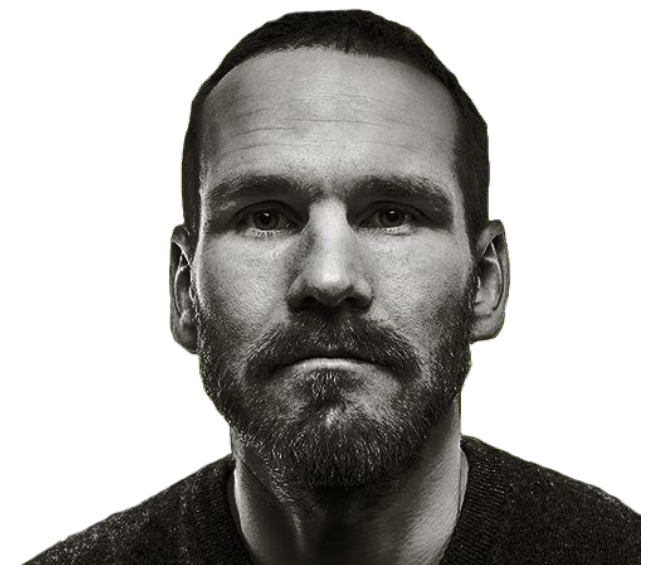
The Accident Expense insurance plan pays a cash benefit directly to you in addition to any other benefit or insurance you receive. Even with medical insurance, you still have to meet deductibles and pay for coinsurance. There may be additional costs due to emergency room fees, x-rays, follow-up care and other uncovered services. This plan can help you pay for these and other covered expenses.

By matching the accident expense benefit to your existing primary medical insurance plan's deductible, you can reduce the financial burden of an accident.



### Our Accident Expense insurance plan:

- \$3,000 calendar benefit amounts paid for a covered accident
- Guaranteed issue, no health questions
- Off-the-job coverage



# Kemper Benefits Critical Illness Insurance

The Critical Illness insurance plan pays directly to you and can be used for medical and non-medical costs, like child care, rent or even groceries. This coverage is in addition to your primary medical insurance. It helps fill the financial gaps left by deductibles, coinsurance and other out-of-pocket expenses caused by a critical illness.

- Heart attack
- Stroke
- Major organ transplant
- Paralysis
- End-stage renal failure
- Occupational HIV
- Loss of sight, speech or hearing
- Cancer
- Alzheimer's disease\*
- Parkinson's disease\*
- Muscular dystrophy\*
- Major third degree burns
- Coronary bypass surgery\*
- Angioplasty\*\*

\* Partial benefit paid at 25%  
\*\* Partial benefit paid at 10%

Our plan provides a lump-sum benefit payment upon diagnosis, paid directly to you, for a covered critical condition. The cash benefit is paid to you with no restrictions on its use.



## Our Critical Illness insurance plan:

- Employee Coverage: \$5,000 - \$20,000 lump-sum benefit
- Guaranteed issue upto \$20,000
- Spouse Coverage: 50% , Children coverage: 25%
- \$100 Wellness benefit

# Kemper Benefits Short Term Disability Insurance

An illness or injury can take you away from work. Without a specific plan in place, recovery time may mean lost wages for you and your family. Short Term Disability insurance can help provide financial security when you are unable to work.

You may not have enough savings set aside for an emergency. With Short Term Disability insurance, you will be paid a weekly benefit if you are unable to work due to illness or injury. You can use this benefit for everyday expenses the same way you would use your paycheck.



## Our Short Term Disability insurance plan:

- Mortgage or rent, utility bills, groceries and gas
- Off-the-job coverage
- You can purchase up to 60% of your salary
- Elimination Period: Is the total number of days that you must be continuously disabled before your benefit begins

### Plan 1: Elimination Period

- Accident: 0 days
- Sickness: 14 days

Benefit Duration: 13 weeks

### Plan 2: Elimination Period

- Accident: 0 days
- Sickness: 14 days

Benefit Duration: 26 weeks

# Kemper Benefits Group Whole Life Insurance

The Whole Life insurance plan is a financially responsible decision that may meet the needs of 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, and premiums that will never increase.\* 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.

\*As long as premiums are paid

## Our Whole Life insurance plan:

- Provides life insurance coverage that you can keep, even if you retire or change jobs
- \$5,000 to \$150,000 Minimum/Maximum Benefit Face Amounts
- Guaranteed issue up to \$100,000 of coverage
- Other benefit and riders include:
  - Accelerated Death Benefit Rider—Terminal Illness\*
  - Accidental Death Benefit Rider
  - Dependent Child(ren) Term Life Rider
  - Waiver of Premium Rider



# Kemper Benefits Dental Insurance

Seeing a dentist regularly is important for good oral health. Dentists can detect small problems before they become bigger, more painful problems. The Dental PPO insurance plan is an important part of your complete healthcare package.

Our dental plan gives you access to a preferred provider network allowing you to maximize your benefits through network negotiated discounts. These negotiated discounts result in lower dental bills for you and your family. Our insurance plan also provides benefits for out-of-network providers. You can find additional information and search for providers in your area by visiting: [careington.com/co/maxcare](http://careington.com/co/maxcare).

Benefits	Plan 1	Plan 2
	In-Network/Out-of-Network <sup>1</sup>	In-Network/Out-of-Network <sup>1</sup>
Calendar Year Maximum	\$1,000	\$750
<b>Class A Preventive Services</b>	<b>100%</b>	<b>100%</b>
Deductible	None	None
Waiting Period	None	None
Exams - 2 Per Year	√	√
Cleanings - 2 Per Year	√	√
Sealants	√	√
All X-Rays	√	Covered under Basic Services
Bitewing X-Rays	√	Covered under Basic Services
<b>Class B Basic Services</b>	<b>80%</b>	<b>80%</b>
Deductible-Type2&Type3Combined	\$50 <sup>1</sup>	\$50 <sup>1</sup>
Waiting Period	None	None
All X-Rays	Covered under Preventive Services	√
Bitewing X-Rays	Covered under Preventive Services	√
Simple Extractions	√	√
Fillings	√	√
Oral Surgery	√	Not Applicable <sup>2</sup>
Endodontics	Covered under Major Services	Not Applicable <sup>2</sup>
Periodontics	Covered under Major Services	Not Applicable <sup>2</sup>
<b>Class C Major Services</b>	<b>50%</b>	<b>40%</b>
Deductible-Type2&Type3Combined	\$50 <sup>1</sup>	Not Applicable <sup>2</sup>
Waiting Period	None	Not Applicable <sup>2</sup>
Oral Surgery	Covered under Basic Services	Not Applicable <sup>2</sup>
Bridges	√	Not Applicable <sup>2</sup>
Crowns	√	Not Applicable <sup>2</sup>
Dentures	√	Not Applicable <sup>2</sup>
Inlays & Onlays	√	Not Applicable <sup>2</sup>
Endodontics	√	Not Applicable <sup>2</sup>
Periodontics	√	Not Applicable <sup>2</sup>

<sup>1</sup> Family deductible is 3X individual.

<sup>2</sup> If stated as Not Applicable, please consider a Kemper Benefits Dental PPO option that covers this item.

# VSP Vision Insurance

Vision Plans from VSP cover eyewear, contacts, and eye exams at the lowest out-of-pocket cost through the nation's largest doctor network.

## VSP Standard Plan

### VSP Doctor Network: VSP Choice

Benefit	Description	Copay	Frequency
<b>Your Coverage with a VSP Provider</b>			
<b>WellVision Exam</b>	<ul style="list-style-type: none"> <li>A comprehensive eye exam focuses on your eyes and overall wellness</li> </ul>	\$15	Every 12 Months
<b>Prescription Glasses</b>		\$25	
<b>Frame</b>	<ul style="list-style-type: none"> <li>\$150 allowance for a wide selection of frames <b>OR</b></li> <li>\$170 allowance on a featured frame brand</li> <li>20% savings on the amount over your allowance</li> </ul>	Included with Prescription Glasses	Every 12 Months
<b>Lenses</b>	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant (polycarbonate) lenses for children</li> </ul>	Included with Prescription Glasses	Every 12 Months
<b>Lens Enhancements</b>	<ul style="list-style-type: none"> <li>Progressive lenses (standard, premium or custom)</li> <li>Anti-glare</li> <li>Light-to-dark tinting (photochromic adaptive lenses)</li> <li>Impact-resistant (polycarbonate) lenses</li> <li>Scratch-resistant coating</li> <li>Tinted (colored) lenses</li> <li>UV protection</li> </ul>	\$55 - \$175 \$41 - \$85 \$70 - \$82 \$31 - \$35 \$17 - \$33 \$15 - \$17 \$16	Every 12 Months
<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>\$150 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam</li> </ul>	\$0	Every 12 Months
<b>Extra Savings</b>  Visit <a href="http://vsp.com">vsp.com</a> to view over \$2,500 in savings available only to VSP members.	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li><b>Extra \$20</b> to spend on a featured frame brand, which is on top of your frame allowance. Simply choose a featured frame brand from your VSP doctor and the <b>Extra \$20</b> will be automatically applied to your purchase.</li> <li>20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP doctor within 12 months of your last WellVision Exam</li> </ul>		
	<b>Retinal Screening</b> <ul style="list-style-type: none"> <li>No more than \$39 copay on routine retinal screenings as an enhancement to your WellVision Exam.</li> </ul>		
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>Average 15% off the regular price savings on the promotional price from contracted facilities.</li> </ul>		
	<b>TruHearing<sup>®</sup> Hearing Program</b> <ul style="list-style-type: none"> <li>Up to \$2,400 on hearing aids for you and your family. Visit <a href="http://vsp.truhearing.com">vsp.truhearing.com</a> or call <b>877.396.7194</b> (not available in the state of WA)</li> </ul>		
	<b>Contact Lens Rebate</b> <ul style="list-style-type: none"> <li>Receive up to \$140 in savings on Bausch + Lomb contact lenses.</li> </ul>		
<b>Your Coverage with Out-of-Network Providers</b>			
You can choose the doctor who's right for you. If you see an out-of-network provider, your benefit will differ and you'll be required to submit a claim for reimbursement. Once your benefit is effective, login to <a href="http://vsp.com">vsp.com</a> for details.			
Exam.....	up to \$45	Single Lenses .....	up to \$30
Contacts.....	up to \$105	Trifocal Lenses.....	up to \$65
Progressive Lenses.....	up to \$50	Frame.....	up to \$70
		Bifocal Lenses.....	up to \$50

To speak to a Benefits Call Center Advisor call:

**833-843-6248**

For more information about the National Association of Independent  
Truckers (NAIT) call:

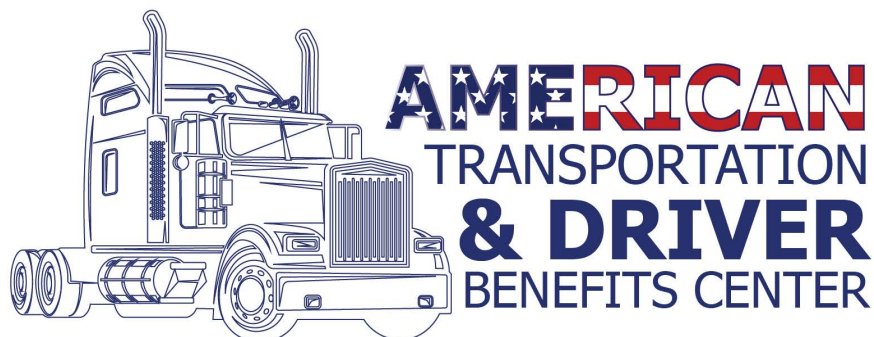
**800-821-8014**

or visit

[www.NAITUSA.com](http://www.NAITUSA.com)

To become a NAIT member call the Membership Service Line:

**800-821-8014**



**MALONE**

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