



**Kemper Senior Solutions**  
**Home Health Care Indemnity Policy**  
**State Variations**  
**As of 09/18/14**

(This is a summary. Each state's policy provisions will control.)

State	Max. Ben. Period for Home Health Care Benefit	Home Health Care Aide Ben. (prior hosp. conf. required)	Max. Ben. Period for Home Health Care Aide Benefit	Rx Benefit
Alabama	360 days	3 days	60 days	\$50 deductible/80%/ \$250 max.
Arizona	360 days	3 days	60 days	\$50 deductible/80%/ \$250 max.
Arkansas	365 days	3 days	60 days	\$50 deductible/80%/ \$250 max.
Colorado	360 days	3 days	60 days	\$50 deductible/80%/ \$250 max.
Georgia	360 days	3 days	60 days	\$50 deductible/80%/ \$250 max.*
Idaho	270 days	3 days	60 days	\$50 deductible/80%/ \$250 max.
Illinois	365 days	3 days	60 days	\$50 deductible/80%/ \$250 max.
Indiana	360 days	3 days	60 days	\$50 deductible/80%/ \$250 max.
Iowa	360 days	0 days	60 days	\$50 deductible/80%/ \$250 max.
Kansas	365 days	3 days	60 days	\$50 deductible/80%/ \$250 max.
Kentucky	365 days	3 days	60 days	\$50 deductible/80%/ \$250 max.
Louisiana	360 days	0 days	60 days	no deductible/ \$25 indemnity per Rx/ \$300 max.
Maryland	360 days	0 days	60 days	no deductible/ \$25 indemnity per Rx/ \$300 max.
Michigan	270 days	0 days	60 days	\$50 deductible/80%/ \$300 max.
Mississippi	365 days	3 days	60 days	\$50 deductible/80%/ \$250 max.
Missouri	360 days	0 days	60 days	\$50 deductible/80%/ \$300 max.
Nebraska	360 days	3 days	60 days	\$50 deductible/80%/ \$250 max.
Nevada	360 days	0 days	60 days	no deductible/ \$25 indemnity per Rx/ \$300 max.
New Mexico	365 days	3 days	60 days	\$50 deductible/80%/ \$250 max.
North Carolina	365 days	3 days	60 days	\$50 deductible/80%/ \$250 max.
Ohio	365 days	3 days	60 days	\$50 deductible/80%/ \$250 max.
Oklahoma	365 days	3 days	60 days	\$50 deductible/80%/ \$250 max.
Pennsylvania	360 days	0 days	60 days	no deductible/ \$25 indemnity/ per Rx/ \$300 max.
South Carolina	360 days	0 days	60 days	no deductible/ \$25 indemnity per Rx/ \$300 max.
South Dakota	365 days	0 days	60 days	\$50 deductible/80%/ \$250 max.
Tennessee	330 days	0 days	60 days	no deductible/ \$25 indemnity per Rx/ \$300 max.
Texas**	365 days	0 days	***	\$50/80%/ \$250 max.
Utah	360 days	0 days	60 days	no deductible/ \$25 indemnity per Rx/ \$300 max.
Virginia	360 days	3 days****	60 days	\$250 max./ \$50 deductible
West Virginia	360 days	0 days	60 days	no deductible/ \$25 indemnity per Rx/ \$300 max.
Wyoming	365 days	3 days	60 days	\$50 deductible/80%/ \$250 max

\*Georgia has a state-specific Prescription Drug Rider. If the Covered Person incurs all or part of the deductible in the last 3 months of the Policy Year, that amount will be subtracted from the next Policy Year's deductible. See the policy and/or outline of coverage for details.

\*\*The HHC-95 is considered Long-Term Care coverage in Texas and includes the Adult Day Care Benefit. The policy also has the following optional benefit riders: Extra Benefit Rider, Inflation Benefit Rider, Nonforfeiture Benefit Rider and Contingent Nonforfeiture Benefit Rider. See policy and/or outline of coverage for details.

\*\*\*In Texas, Home Health Care Aide Services are considered a part of the Home Health Care Benefit. See policy and/or outline of coverage for details.

\*\*\*\*In Virginia, a Covered person must meet 1 of the following conditions to receive the Home Health Care Benefit or Home Health Care Aide Benefit: (a) have been hospitalized for at least 3 days prior to receiving the benefit; or (b) be unable to perform, without the assistance of another person, 2 or more Activities of Daily Living (ADLs); or (c) require continuous supervision and assistance due to a Cognitive Impairment. See policy and/or outline of coverage for details.



**Kemper Senior Solutions  
Home Health Care Indemnity Policy  
Extra Benefit Rider - State Variations  
As of 09/18/14**

(This is a summary. Each state's policy provisions will control.)

State	EBR	Annual Physical Examination Benefit
Alabama	EBR-HHC-2	Benefits are payable if the Covered Person has not used any other benefit under this Rider or the Policy (except the Prescription Drug Benefit). This applies to first and subsequent exams.
Arizona	EBR-HHC-2	See "Alabama"
Arkansas	EBR-HHC-2	See "Alabama"
Colorado	EBR-HHC-2	See "Alabama"
Georgia	EBR-HHC-2	See "Alabama"
Idaho	EBR-HHC-2	See "Alabama"
Illinois	EBR-HHC-2	See "Alabama"
Indiana	EBR-HHC-2-IN	Benefits are payable to a Covered Person regardless of whether benefits under this Rider or the Policy have been used. This applies to first and subsequent exams.
Iowa	EBR-HHC-2	See "Alabama"
Kansas	EBR-HHC-2 KS	See "Alabama"
Kentucky	EBR-HHC-2	See "Alabama"
Louisiana	EBR-HHC-5	Benefits are payable if the Covered Person has not used any other benefit under this Rider or the Home Health Care Indemnity Benefit, the Home Health Care Aide Indemnity Benefit or the Home Hospice Services Indemnity Benefit under the Policy. This condition applies to first and subsequent exams.
Maryland	EBR-HHC-5 MD	Benefits are payable to a Covered Person regardless of whether benefits under this Rider or the Policy have been used, with no waiting period. This applies to first and subsequent exams.
Michigan	EBR-HHC-2	See "Alabama"
Mississippi	EBR-HHC-2	See "Alabama"
Missouri	EBR-HHC-4	See "Alabama"
Nebraska	EBR-HHC-2	See "Alabama"
Nevada	EBR-HHC-5	See "Louisiana"
New Mexico	EBR-HHC-2	See "Alabama"
North Carolina	EBR-HHC-2 NC	See "Alabama"
Ohio	EBR-HHC-2	See "Alabama"
Oklahoma	EBR-HHC-2	See "Alabama"
Pennsylvania	EBR-HHC-5	See "Louisiana"
South Carolina	EBR-HHC-5	See "Louisiana"
South Dakota	EBR-HHC-2	See "Alabama"
Tennessee	EBR-HHC-5 TN	Benefits are payable: <ul style="list-style-type: none"> <li>- For the first exam, if the Covered Person has not used any other benefit under this Rider.</li> <li>- For subsequent exams, if Covered Person has not used any other benefit under this Rider or the Home Health Care Indemnity Benefit, the Home Health Care Aide Indemnity Benefit or the Home Hospice Services Indemnity Benefit under the Policy.</li> </ul>
Texas	EBR-HHC-4	See "Alabama"
Utah	EBR-HHC-5	See "Louisiana"
Virginia	EBR-HHC-2	See "Alabama"
West Virginia	EBR-HHC-5	See "Louisiana"