

**KEMPER****Kemper Senior Solutions  
Home Health Care Indemnity Policy****State Variations****As of 06/19/18****(This is a summary. Each state's policy provisions will control.)**

<b>State</b>	<b>Max. Ben. Period for Home Health Care Benefit</b>	<b>Home Health Care Aide Ben. (prior hosp. conf. required)</b>	<b>Max. Ben. Period for Home Health Care Aide Benefit</b>	<b>Rx Benefit</b>
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.
D.C.	360 days	0 days	60 days	no deductible/ \$25 indemnity per Rx/ \$300 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.
Oregon	360 days	0 days	60 days	no deductible/ \$25 indemnity per Rx/ \$300 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	\$50 deductible/80%/ \$250 max.

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.