



KEMPER
HEALTH SOLUTIONS

Kemper Senior Solutions
P.O. Box 269010
Oklahoma City, Oklahoma 73126

Applicant's Name Printed: _____

Policy Form Applied For: _____

**IMPORTANT NOTICE TO PERSONS ON MEDICARE
THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS**

This is not Medicare Supplement Insurance

Federal law provides us to inform you that this insurance duplicates Medicare benefits in some situations.

- * This insurance provides benefits primarily for covered home care services.
- * In some situations, Medicare will cover some health related services in your home and hospice care which may also be covered by this insurance.
- * This insurance does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

Neither Medicare nor Medicare Supplement insurance provides benefits for most services in your home.

Before You Buy This Insurance

- ✓ Check the coverage in **all** health insurance policies you already have.
- ✓ For more information about long term care insurance, review the *Shopper's Guide to Long Term Care Insurance*, available from the insurance company.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the *Guide to Health Insurance for People with Medicare*, available from the insurance company.
- ✓ For help in understanding your health insurance, contact your state insurance department or state senior insurance counseling program.

(Agent's Signature)

Reserve National Insurance Company
Home Office:
601 East Britton Rd.
Oklahoma City, Oklahoma 73114-7710

(Applicant's Signature)

(Date)

[For use when an applicant for Form HHC-95 is eligible for Medicare]

Insurance Benefits Provided by **Reserve National Insurance Company**
A Kemper Life & Health Company