



PHYSICAL WELL-BEING

Staying healthy during flu season

Flu season is in full swing and can last well into the spring. Protect yourself and your family from getting sick and causing COVID-19 symptom confusion. Follow these tips to stay healthy this season.

Get a flu shot

The flu shot is one of the best ways to prevent infection from the virus. Plus, it's 100% covered under your Kemper BlueCross BlueShield (BCBS) or Kaiser medical plan when you visit your in-network medical provider or pharmacy.

Stop the spread

The safety habits you've been practicing all year, like washing your hands, wearing a face covering and social distancing, help protect you from all kinds of germs. Click [here](#) to learn more.

Get the care you need

If you're experiencing flu-like symptoms, contact your doctor immediately. If it's after-hours or you would rather just stay home, try telemedicine.

COVID-19 vaccine update

Kemper is monitoring the new vaccines' progress and will continue to provide updates on the options for Kemper employees in order to help our teams stay safe.



If you haven't already, get your flu shot and sign up for telemedicine today! Click the links below to get started.

BCBS members: Find an in-network provider by logging into bcbsil.com and register for telemedicine with MDLIVE [here](#).

Kaiser members: Find a provider and register for telemedicine [here](#).

Coming up: Where to go for care

When it comes to medical care, you've got options. Choosing the right one can save you time and money!



EMOTIONAL WELL-BEING

Dealing with the holiday blues

The holidays can be the most wonderful time of year, but for some, they can be a very stressful and trying time. The LifeWorks Employee Assistance Program (EAP) and Work/Life Program can help. Check out just a few ways the EAP can assist you this season:

- Setting a budget for gifts or financial goals for next year
- Dealing with difficult family members or strained relationships
- Coping with grief after the loss of a loved one
- Finding childcare during the holidays
- Locating home repair services in an emergency
- Working through any post-election political strain with family members

Don't get buried by holiday stress

Kemper offers six EAP sessions at no cost to you so you can get the help you need. Services are available 24/7 and are completely confidential.



Click [here](#) to connect with the EAP and Work/Life program or call **888-456-1324**.

Coming up: Seasonal Affective Disorder

Find yourself feeling down in the winter months? Learn more about fighting Seasonal Affective Disorder.



FINANCIAL WELL-BEING

Secure your legacy

A beneficiary is the person(s) you choose to receive benefits in the event of your death. You must designate a beneficiary for each of your insurance plans, retirement accounts and Health Savings Account (HSA), in addition to any voluntary Accident, Critical Illness or Whole Life insurance plans. However, you may need to go to a different place to document your beneficiary for each of these benefits, so make sure you don't miss one. Designating a beneficiary is an important step in securing your financial legacy. Without a beneficiary designation, you may not be able to control where your assets end up.

What you need

Make sure you have the following information for each of your designated beneficiaries:

- Full name and address
- Social Security number
- Relationship (if not legally related, add "not related")
- Date of birth

What to do

If you only have one beneficiary for a given plan or account, designate that 100% of that plan's value will go to that individual. If you have more than one beneficiary, you may want to refer to a legal or tax professional for specific guidance, but in general you'll need to:

- Designate primary and contingent beneficiaries
- Designate distribution percentages for each
- If you have more than one beneficiary, make sure the total adds up to 100%

401(k) reminder

Don't forget that Kemper is switching our 401(k) administrator from Wells Fargo to Principal in January 2021. Please note that there will be a blackout period from Dec. 28 to Jan. 17. Any beneficiaries on file with Wells Fargo before Dec. 28 will be transferred to Principal. Once the blackout period is over, sign into your Principal account to check or add your beneficiary information. Visit [MyKemper](#) for more details.



Click [here](#) to find out where to update and confirm your beneficiaries for each of your benefits.

Coming up: Tax reminders

Tax season will be here before you know it! Make sure you have your bases covered.



SOCIAL WELL-BEING

Planning your time off for 2021

Kemper offers time off so you can de-stress, re-energize and spend time with your loved ones. Start planning your time off for next year now! Follow these steps:

1. Check your time off bank.

For all regular full-time employees (other than Kemper Field Life Agents), Paid Time Off (PTO) is accrued as you work. When you start to think about your vacation plans for 2021, check Workday and see how many days are available for you to take off. Kemper Field Life Agents are entitled to vacation time depending on how long you've been with the company. See the Kemper Field Employee Handbook for details on time off.

2. Schedule your time off with your supervisor.

Check in with your supervisor before requesting time off and make the appropriate work accommodations.

Refer to the Employee Handbook for complete details, including rolling over time off across calendar years.



Don't forget about the Kemper-wide holiday schedule when planning your time off! You can check it out [here](#).

Coming up: Creating and sticking to your New Year's resolutions

Learn how Kemper can help you set a goal you can stick to!

Kemper tools

Click [here](#) for a complete list of your benefits vendors' mobile apps and contact information.