



Limited Medical Indemnity Insurance



MEETING THE BENEFIT NEEDS OF WORKING AMERICANS™

Affordable, Limited Benefit Group Healthcare

Realize the Benefits

Over 45 million working Americans—nearly 20% of working adults—do not have group health insurance.¹ Are you one of these hard-working Americans? If so, **KeySelect™** may be just what you and your family need.

Healthy people stay healthy by taking care of themselves! Health coverage can lead to better health, increased productivity, reduced anxiety, increased job satisfaction, and decreased absenteeism. The affordable

KeySelect program has been developed with this in mind. It is valuable to you and your family because it:

Studies show that uninsured individuals and family members:

- are often more ill upon diagnosis of an ailment
- use fewer services to prevent and detect medical problems
- have worse health outcomes
- increased disability rates
- earn less money due to lost time on the job¹



- Asks no health questions—for newly eligible applicants applying within 31 days
- Requires no deductibles or co-insurance—it is easy to use and to understand
- Has no pre-existing limitations or exclusions if your group has 10 or more enrolled in the plan
- Allows for provider choice—pick your own doctor or from a discounted network²
- Has no coordination of benefits—pays fixed indemnity benefits
- Takes payment via payroll deduction—a convenience provided by your employer
- Contains a COBRA provision—you can take it with you if you leave your employer³

KeySelect is the healthcare solution for those key workers and their dependents that may be uninsured. It is high quality, affordable healthcare for yourself and those you love.

How Do I Sign up For KeySelect?

Typically an employer will notify you via memo regarding your available enrollment options and your open enrollment dates. Please verify this information before proceeding to enrollment.

Enrollment will be conducted using the KBA in-house call center and/or through group employee meetings. Our knowledgeable staff will answer your questions and assist you with your enrollment. Upon coverage approval, you will receive an insurance certificate and identification card in the mail.

When is Coverage Effective?

Your employer selects the effective date and your coverage will be stated in your Benefit Summary and Outline of Coverage.

¹ 16 Million U.S. Adults are Underinsured, online at www.cmwf.org/publications.

² Assumes that the PPO Network option is part of your plan. Please verify this option in your Outline of Coverage.

³ Up to 18 months.

⁴ Key Benefit Administrators, Inc. claim database of allowed charges, excluding drug card/PBM costs, for the period ending 5/31/2005.

Fidelity Security Life Insurance Company (FSL)

FSL is the insurance company underwriting the **KeySelect** plan. It is the provider of the health indemnity, term life, prescription drug, vision and dental insurance benefits. FSL is located in Kansas City, Missouri, and has been rated A- (Excellent) based on an analysis of financial position and operating performance by A.M. Best Company, an independent analyst of the insurance industry.

Key Benefit Administrators (KBA)

KBA is one of the largest, privately held third party administrators (TPA) organizations in the country. KBA is licensed as a TPA, as required by certain states, with FSL. KBA services a large variety of group benefit plans, and provides various functions like policy issue, billing and collection, customer service, claims, COBRA continuation, HRA, HSA, FSA, and Section 125 administration. It serves over half a million members, and processes over two million transactions per year. The company has offices in Indianapolis, Indiana and Ft. Mill, South Carolina.

Key Benefit Resources (KBR)

KBR is a DBA insurance marketing company for TurnKey Benefit Insurance Services, Inc. (TKBIS). TKBIS is contracted and appointed with Fidelity Security Life Insurance Company (FSL) for the purpose of distributing and promoting insurance products, which includes KeySelect Limited Benefit Medical program. The company works with insurance companies to build customized, proprietary employee benefits for the purpose of "Meeting the benefit needs of working Americans." It also provides benefit-planning expertise to insurance representatives and their clients. KBR has partnered with Key Benefit Administrators, which provides their administrative processing support. KBR has offices in Little Rock, Arkansas; Indianapolis, Indiana; Houston, Texas; Las Vegas, Nevada and Ft. Mill, South Carolina.



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Underwritten by:
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Group Master Policy No. LM-109 and Group Policy Form No. M-6005. This brochure is not a contract.

The Group Master Policy, including certificate, will describe the complete terms, conditions, provisions, benefits, limitations, and exclusions by state. In case of conflict between this flier including Benefit Summary and Outline of Coverage, and the Master Policy, the language of the Master Policy is overriding. Some provisions, benefits, exclusions or limitations herein may vary by state. Not available in all states.