

## Why choose Nationwide?

Our mutual advantage helps us maintain an undivided, long-term focus on our customers because we exist to serve them — not shareholders. And our financial strength makes it easy for employers to choose employee benefits from Nationwide.

# A+

### A.M. Best

2nd strongest of 16  
Received 10/17/02  
Affirmed 4/2/14

# A1

### Moody's

5th strongest of 21  
Received 3/10/09  
Affirmed 9/12/13

# A+

### Standard & Poor's

5th strongest of 22  
Received 12/22/08  
Affirmed 5/13/14

Besides offering supplemental health insurance plans, employers also have access to a variety of employee benefit solutions including:

- Life with AD&D
- Dental
- Disability
- Ca\$hBack® Accidental Injury and/or Hospital Insurance

To learn more about how Nationwide supplemental health insurance can help you and your employees, call **1-888-674-0385** or visit us at **[nationwide.com/NEB](http://nationwide.com/NEB)**.

Products are not available in all states. All coverage is subject to availability, underwriting approval, and specific state mandates. The benefits outlined in this brochure are for illustrative purposes only and should not be considered as a guarantee or proposal for coverage. Limitations and exclusions apply. Additional plan options are available, subject to underwriting approval.

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1 Based on revenue, Fortune magazine (5/2012). 2 Nationwide Annual Report, December 31, 2013.



Fortune  
**100**  
company<sup>1</sup>

Total assets:  
**\$183**  
billion<sup>2</sup>

Over  
**80**  
years  
in business

**33,000**  
associates



## EMPLOYEE BENEFITS Supplemental Health Insurance

# Help your employees cover their medical expenses.

**As employees face higher co-pays, deductibles and health care premiums, a relatively new insurance product has become increasingly popular.**

It's known as "supplemental" or "bridge" insurance, and it covers some of the out-of-pocket health care costs that are becoming more difficult for employees to shoulder.

Nationwide supplemental health insurance plans provide a solution for both you and your employees. It offers benefits to help your employees pay for deductibles and out-of-pocket expenses for inpatient and outpatient treatment, and provides you with an option to help employees with their share of medical expenses.



# The benefits of offering our supplemental health insurance to your clients.

Supplemental health insurance (SHI) plans from Nationwide are designed to work with a major medical plan that is an additional coverage for employees and their dependents. It strengthens an employer's benefit package offering, allowing them to manage their health care costs while providing employees with a means of filling the coverage gap in their primary health insurance plan.

## Guidelines for participants.

### STANDARD

Minimum of 50% employer contribution toward employee-only premium. Composite rates with 20 enrolled.

Keep in mind that the minimum group size is 10 enrolled employees.

### The policy does not provide any benefits for the following:

- Any expenses incurred during any period the insured person does not have coverage under a major medical plan
- Voluntary abortion except where the insured's or child's life would be endangered if the fetus were carried to term or for medical complications from abortion
- Any Injury that occurs while intoxicated
- Dental or vision services
- Routine examinations, other than well child visits
- Any expenses for benefits excluded under the covered person's major medical plan

**Note: This is a partial list of the exclusions. See the certificate for complete list of exclusions.**

### Covered expenses include:

- X-rays
- Blood/lab tests
- Surgeries
- Maternity/deliveries
- Pre-natal care
- MRIs
- Chemo/radiation
- Durable Medical Equipment
- Emergency Room (sickness and accident)
- Urgent Care treatment
- Physical therapy
- Ambulance expenses

### Optional features:

- Mental health/substance abuse coverage
- Annual deductible (\$250-\$2,000)
- Coverage for professional fee of a physician



## Inpatient

\$500-\$10,000 per person

Family Maximum is  
3x stated benefit

Coverage includes:

- Inpatient stays
- Surgery
- Physician charges
- Emergency room treatment if admitted to hospital



## Outpatient

\$0 to \$4,000 depending on selected Inpatient Benefit

Family Maximum is  
3x stated benefit

Coverage includes services rendered in:

- Hospital emergency room
- Hospital outpatient facility
- Outpatient surgical facility
- Diagnostic facility
- Physician's office
- Lab facility
- Urgent care facility

For a full list of exclusions and to learn more about supplemental health insurance plans from Nationwide contact:

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