



Nationwide[®]
is on your side

EMPLOYEE BENEFITS
Supplemental Health Insurance

We've got you covered — inside and out.

Nationwide supplemental health insurance (SHI) plans are structured to coordinate with your major medical plan to provide additional coverage for your employees and their dependents. This means there would be less up front cash outlay or a reduced out-of-pocket balance to be paid by the employee. We have your employees covered — inside and out.



Inpatient Hospital Benefit

Includes coverage for confinement and services rendered as an inpatient in a hospital — room charges, surgery, inpatient physician charges, and emergency room treatment (if admitted to hospital).

BENEFIT OPTIONS:

\$500 up to \$10,000 maximum benefit per insured person per benefit year.

FAMILY BENEFIT LIMIT:

Equals three times the individual Inpatient Hospital Benefit.

HOSPITAL STAY AND SURGERY EXAMPLE

\$10,000 Expenses

	\$3,500	Major Medical Deductible
	+ 2,850	Major Medical Coinsurance
Amount owed without a Nationwide SHI plan	\$6,350	Total Out-of-Pocket Expenses
	- 3,500	\$3,500 SHI BENEFIT
Amount owed with a Nationwide SHI plan	\$2,850	NET Out-of-Pocket

*Illustrative examples only. Actual expenses may vary.

PROCESS FOR PROVIDING BENEFITS

Employees can directly file claims or assign benefits to the provider for reimbursement.



Outpatient Benefit

Includes coverage for services rendered in a hospital emergency room, hospital outpatient facility, outpatient surgical facility, diagnostic facility, physician's office, lab facility, and urgent care facility.

BENEFIT OPTIONS:

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

FAMILY BENEFIT LIMIT:

Equals three times the individual Outpatient Benefit.

ARTHROSCOPIC KNEE SURGERY EXAMPLE

\$8,500 Expenses

	\$3,500	Major Medical Deductible
	+ 400	Major Medical Coinsurance
Amount owed without a Nationwide SHI plan	\$3,900	Total Out-of-Pocket Expenses
	- 1,750	\$3,500 SHI BENEFIT
Amount owed with a Nationwide SHI plan	\$2,150	NET Out-of-Pocket

*Illustrative examples only. Actual expenses may vary.

PROCESS FOR PROVIDING BENEFITS

Employees can directly file claims or assign benefits to the provider for reimbursement.

To learn more, contact:

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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 or proposal for coverage. Limitations and exclusions apply. Additional plan options are available, subject to underwriting approval.

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