



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 are clear.

Supplemental health insurance (SHI) plans from Nationwide are designed to work with a major medical plan; it's 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

Employers must contribute a minimum of 50% of the employee-only premium. Composite rates are available with 20 enrollees.

Keep in mind that the minimum group size is 5 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. Review the certificate for the complete list of exclusions.

Covered expenses include:

- X-rays
- Blood/lab tests
- Surgeries
- Maternity/deliveries
- Prenatal care
- MRIs
- Chemo/radiation
- Durable medical equipment
- Emergency room visits (sickness and accident)
- Urgent care treatment
- Physical therapy
- Ambulance expenses

Optional features:

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





Inpatient



Outpatient

\$500 to \$10,000 per person

\$0 to \$4,000 depending on selected inpatient benefit

Family maximum options are 2 times the stated benefit, 3 times the stated benefit, or no limit

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Coverage includes:

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

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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Why choose Nationwide®?

Our advantage as a mutual company 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.

We are a
FORTUNE 100
company¹

A+
AM Best

received: 10/17/02;
affirmed: 12/7/23

A1
Moody's

received: 3/10/09;
affirmed: 5/27/20

A+
Standard & Poor's

received: 12/22/08;
affirmed: 5/16/23

Total
adjusted capital²
\$24
billion

Nearly
100
years
in business

Paid claims
and benefits²
\$18.8
billion

Approximately
24,000
associates

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

- Group benefits for small businesses
- Key person benefits
- Retirement plans

To learn more about how Nationwide supplemental health insurance can help you and your employees, visit us at nationwide.com/NEB.



¹ Based on revenue, FORTUNE magazine (June 5, 2023).

² 2022 Nationwide Annual Report (March 2023).

The plans are underwritten by Nationwide Life Insurance Company, Columbus, Ohio. (CA COA #7032). Applicable to policy form GGAP AO L20 or state equivalent.

Product availability varies by state. 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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