



About 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.

Fortune
100
company¹

Total assets:
\$196
billion²

Over
85
years
in business



About Tandem.

Tandem Medical Solutions is committed to providing high quality supplemental health coverage to employers and their employees. With over 100 years of combined experience, we can work with you to tailor a solution that fits your needs. For more information and a complete list of products, please visit tandemmedicalsolutions.com.

To learn more about how MedPair can help you and your employees, call **800-849-5542** or visit us at medpairplans.com.

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.

MedPair, a supplemental health insurance plan, provides a solution for both you and your employees. Offered by Tandem Medical Solutions and underwritten by Nationwide, 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.



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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The benefits of offering MedPair insurance to your clients.

MedPair is designed to work with the major medical plan as an additional coverage for employees and their dependents. It strengthens an employer's benefit package offering, allowing health care cost management, while providing employees with a means of filling the coverage gap in their primary health insurance plan.

Standard guidelines for participants

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:

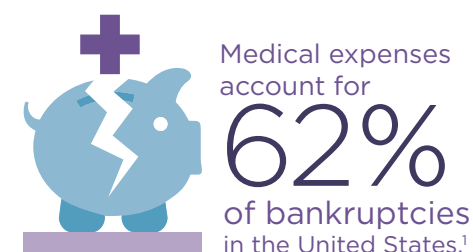
- X-rays
- Blood/lab tests
- Surgeries
- Maternity/deliveries
- Pre-natal care
- MRIs
- Chemo/radiation
- Durable medical equipment
- Emergency room (sickness and accident)
- Urgent Care treatment
- Physical therapy
- Ambulance expenses

Optional features:

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

Inpatient	Outpatient
\$500-\$10,000 per person	\$0 to \$4,000 depending on selected inpatient benefit
Family maximum is 3x stated benefit	Family maximum is 3x stated benefit
Coverage includes: <ul style="list-style-type: none"> • Inpatient stays • Surgery • Physician charges • Emergency room treatment if admitted to hospital 	Coverage includes services rendered in: <ul style="list-style-type: none"> • Hospital emergency room • Hospital outpatient facility • Outpatient surgical facility • Diagnostic facility • Physician's office • Lab facility • Urgent care facility

Did you know?



For a full list of exclusions and to learn more about MedPair, call **800-849-5542** or visit us at medpairplans.com.

¹ Harvard Study (2007).

² NerdWallet Study (2013).