



## Expense Incurred Plan - 20Series

Benefit	Plan 4	Plan 5	Plan 6
Lifetime Maximum	\$100,000	\$100,000	\$100,000
<b>Outpatient Expenses</b>			
Annual Deductible (Individual/Family)	\$100/\$200	\$100/\$200	\$100/\$200
Co-Insurance, after deductible	80%	80%	80%
Annual Max Per Covered Person	\$2,000	\$2,000	\$2,000
<b>Doctors Office Visit (Physician Charges)</b>			
Co-Insurance	<b>\$15 Co-pay</b> 100% after co-pay	<b>\$15 Co-pay</b> 100% after co-pay	<b>\$15 Co-pay</b> 100% after co-pay
<b>All other in office expenses</b>			
Co-Insurance, after deductible	80%	80%	80%
<i>Subject to Outpatient Annual Max</i>			
<b>Wellness Care</b>			
Co-Insurance	<b>\$15 Co-pay</b> 100% after co-pay	<b>\$15 Co-pay</b> 100% after co-pay	<b>\$15 Co-pay</b> 100% after co-pay
Annual max per covered person	\$200	\$200	\$200
<i>Subject to Outpatient Annual Max</i>			
<b>Outpatient Diagnostic Services</b>			
Co-Insurance, after deductible	80%	80%	80%
Annual max per covered person	\$500	\$500	\$1,000
<i>Subject to Outpatient Annual Max</i>			
<b>Outpatient Emergency Room Visits</b>			
Separate Deductible	\$100	\$100	\$100
Co-Insurance, after deductible	80%	80%	80%
Annual max per covered person	\$1,000	\$1,000	\$1,000
<i>Subject to Outpatient Annual Max</i>			

<b>Inpatient Expenses</b>			
Annual Deductible (Individual/Family)	\$100/\$200	\$100/\$200	\$100/\$200
Co-Insurance, after deductible	80%	80%	80%
Annual Max Per Covered Person	\$10,000	\$15,000	\$20,000
<b>Maternity Benefit</b>			
	Covered	Covered	Covered
<b>Mental Health/Substance Abuse</b>			
	Covered	Covered	Covered
<b>Surgical Services</b>			
Combined Inpatient/Outpatient			
Annual max per covered person	\$2,000	\$3,000	\$5,000
Annual Deductible	IP/OP deductible applies	IP/OP deductible applies	IP/OP deductible applies
Co-Insurance, after deductible	80%	80%	80%

**Important Notices:** This program is not intended or recommended to replace any comprehensive program of insurance in which you currently participate, or intend to participate. This plan is not designed to replace or provide major medical or catastrophic coverage. This is a brief description only of the benefits and provisions of the Group Policy.  
**The Plan has exclusions and limitations and is subject to state availability.**



Nationwide Specialty Health™

Plans are subject to Pre-Existing Condition Limitations.  
 Rates are based on group census.

Nationwide and the Nationwide Framework are federally registered service marks of Nationwide Mutual Insurance Company. On Your Side is a service mark of Nationwide Mutual Insurance Company.

Benefit	Plan 4	Plan 5	Plan 6
<b>Accident Benefit (IP/OP)</b>			
Deductible	\$0	\$0	\$0
Co-Insurance	100%	100%	100%
Per Accident Maximum	\$1,000	\$1,000	\$1,000
Annual max per covered person	\$3,000	\$3,000	\$3,000
<b>Prescription Drug</b>	<b>Express Scripts RX Plan</b>	<b>Express Scripts RX Plan</b>	<b>Express Scripts RX Plan</b>
Preferred Generic and Brands	\$10 Generic \$30 Brand Co-pays	\$10 Generic \$30 Brand Co-pays	\$5 Generic \$15 Brand Co-pays
Non-Preferred Drugs	N/A	N/A	N/A
Participating Pharmacies	47,000 plus	47,000 plus	47,000 plus
Maximum Benefit	\$50 per month	\$50 per month	\$50 per month
<b>Network</b>	<b>First Health</b> 4,700 Hospitals 490,000 Providers In all 50 States	<b>First Health</b> 4,700 Hospitals 490,000 Providers In all 50 States	<b>First Health</b> 4,700 Hospitals 490,000 Providers In all 50 States
<b>*Value-Added Program</b>	24-Hour Nurseline Counseling Services Vision Care Discounts† Chiropractic Discounts† Hearing Discounts	24-Hour Nurseline Counseling Services Vision Care Discounts† Chiropractic Discounts† Hearing Discounts	24-Hour Nurseline Counseling Services Vision Care Discounts† Chiropractic Discounts† Hearing Discounts

The **First Health Network** provides access to one of the nation's largest and most respected networks. By going to a First Health provider you can reduce your out of pocket expenses and stretch your benefit dollars.

- Access to more than 490,000 provider locations across all 50 states and the District of Columbia
- First Health logo on medical ID card for fast and easy recognition by the provider
- Re-priced Claims will be assigned directly to the provider to simplify the claims process

To find a provider online, visit [www.yourmedbenefits.com](http://www.yourmedbenefits.com).

Members still have the ability to choose any doctor they wish and have those claims assigned.



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\*These benefits are not underwritten by Nationwide Life Insurance Company - these products are not insurance.

†Not available to Residents of Vermont.