



Nationwide®
is on your side

NATIONWIDE EMPLOYEE BENEFITS

DESIGNED FOR OHIOHEALTH ASSOCIATES

Accident Ca\$hBackSM insurance

An accident doesn't have to jeopardize your financial future.

You have enough to think about if you or a family member has an accident. With Accident Ca\$hBackSM insurance, you can feel confident that your family's finances are well cared for. It bridges the gap between your medical needs and the financial impact of your high-deductible or PPO health plan.

ACCIDENT CA\$HBACK PLAN			
RATES <i>Per pay period</i> <i>Policy term is 12 months</i>	ASSOCIATE: \$1.52 ASSOCIATE + ONE: \$2.87 ASSOCIATE + FAMILY: \$4.22		
Lifetime max	N/A		
Definition of accident	Injuries that are sudden, unexpected, unintended and over which the associate had no control		
Schedule of benefits <i>Subject to benefit year maximums</i> <i>No workplace injury coverage</i>	<ul style="list-style-type: none"> • All benefits are per covered person • Reimbursement of medical expenses resulting from an accidental injury • Benefit is paid directly to associate 		
Accidental injury benefit <i>Maximum per benefit year</i>	<table border="1"> <tr> <td> Associate Only: \$1,100 Associate + One: \$2,200 Associate + Family: \$3,300 </td> <td>Benefits paid for each covered person cannot exceed the Associate-Only maximum.</td> </tr> </table>	Associate Only: \$1,100 Associate + One: \$2,200 Associate + Family: \$3,300	Benefits paid for each covered person cannot exceed the Associate-Only maximum.
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Ambulance benefit	Included as any other covered expense		
Maternity care	N/A		
Pre-existing condition	N/A		
Other details	<ul style="list-style-type: none"> • Continuation of coverage is provided; please refer to your certificate of coverage for details • Associate eligibility is defined as actively at work and at least 24 hours per week • Complete and submit a claim form with a copy of an itemized bill; payment or denial of most claims is made within 15 days 		

Covered expenses and reimbursement for eligible claims are paid directly to you, regardless of whether you have met your health plan deductible and independent of when your main health insurance carrier pays your health care provider.



Ca\$hBackSM Frequently Asked Questions

How will I benefit from supplemental accident coverage?

Insurance premiums have been increasing much faster than the rate of inflation. Deductibles and co-insurance expenses have gone up, too. Supplemental coverage provides you with money to help pay for accidental injury expenses.

How are premiums paid?

Your premiums are deducted from your paycheck.

I am covered under my spouse's health insurance. Am I still eligible for this coverage?

Yes, you are eligible for this coverage regardless of any other health insurance plans. You may also choose to cover your dependents, including your spouse.

I have a claim to file. Should I wait for my health insurance to process the claim first?

No, you do not need to wait to submit your claim. Covered expenses and reimbursement for eligible claims are paid directly to you, independent of when your primary health insurance carrier pays your health care provider.

How do I submit a claim?

Claim forms and instructions to submit a claim are available on ohiohealthreward.com. To check the status of a claim, please contact Customer Service (1-877-717-4455).

Will benefits be paid directly to my health care provider?

No. Reimbursement for medical expenses will be paid directly to you.

When can I expect claim reimbursement for my covered expense?

Most claims submitted with proper documentation will be processed within 15 business days.

Will my coverage remain intact if I no longer work for my employer?

Yes, coverage continuation is provided. See the certificate of coverage for the details.

This document is intended for marketing and illustrative purposes only. It is not a guarantee of payment. See your certificate for coverage details.

This Plan is effective January 1, 2023.

Products are underwritten by Nationwide Life Insurance Company and are subject to underwriting guidelines, review and approval. CA COA #7032. Applicable to policy form GCAS OH L20 000 1114 or state. Products and discounts might not be available to all persons in all states. Home office: One Nationwide Plaza, Columbus, OH 43215-2220.

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