



Nationwide®



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 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

Amount owed without a Nationwide SHI plan	\$3,500	Major Medical Deductible
	+ 400	Major Medical Coinsurance
<hr/>		
	\$3,900	Total Out-of-Pocket Expenses
	- 1,750	\$3,500 SHI BENEFIT
<hr/>		
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 about our supplemental health insurance plans, call 1-800-849-5542 or visit crescentmedicalplans.com.



Nationwide®



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.

Nationwide, the N and Eagle and Nationwide is On Your Side are service marks of Nationwide Mutual Insurance Company. ©2015 Nationwide SHR-0155AO (01/15)

Why choose 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.

A+

A.M. Best

2nd strongest of 16
Received 10/17/02
Affirmed 4/2/14

A1

Moody's

5th strongest of 21
Received 3/10/09
Affirmed 9/12/13

A+

Standard & Poor's

5th strongest of 22
Received 12/22/08
Affirmed 5/13/14

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

- Life with AD&D
- Dental
- Disability
- Ca\$hBack® Accidental Injury and/or Hospital Insurance

To learn more about how Nationwide supplemental health insurance can help you and your employees, call **800-849-5542** or visit us at **crescentmedicalplans.com**.

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1 Based on revenue, Fortune magazine (5/2012). 2 Nationwide Annual Report, December 31, 2013.

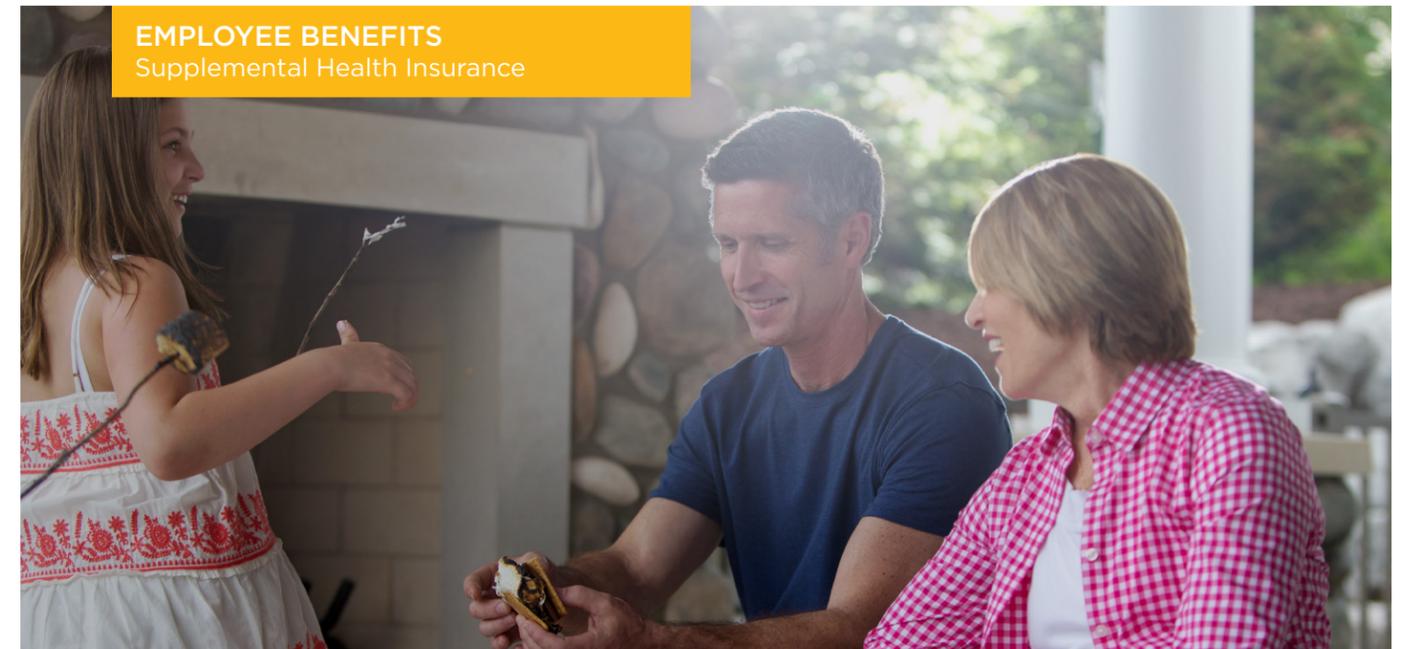


Fortune
100
company¹

Total assets:
\$183
billion²

Over
80
years
in business

33,000
associates



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.

Supplemental health insurance (SHI) plans from Nationwide are designed to work with a major medical plan that is 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

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

\$500-\$10,000 per person

Family Maximum is
3x stated benefit

Coverage includes:

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



Outpatient

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

Family Maximum is
3x stated benefit

Coverage includes services rendered in:

- Hospital emergency room
- Hospital outpatient facility
- Outpatient surgical facility
- Diagnostic facility
- Physician's office
- Lab facility
- Urgent care facility



Nationwide®



For a full list of exclusions and to learn more about Nationwide supplemental health insurance plans, call **800-849-5542** or visit us at **crescentmedicalplans.com**.

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Gilsbar



Supplemental Gap Medical



Enhancing Business. Improving Lives.

key areas of focus

1. Control Costs
2. Improve Engagement and Health
3. Simplify Experience



Client Experience

commitment based on accountability



Dedicated, client service team with 24-hr response time



Identify opportunities for member education and assist with development of communications



Be clear in all of our communication with you and the membership



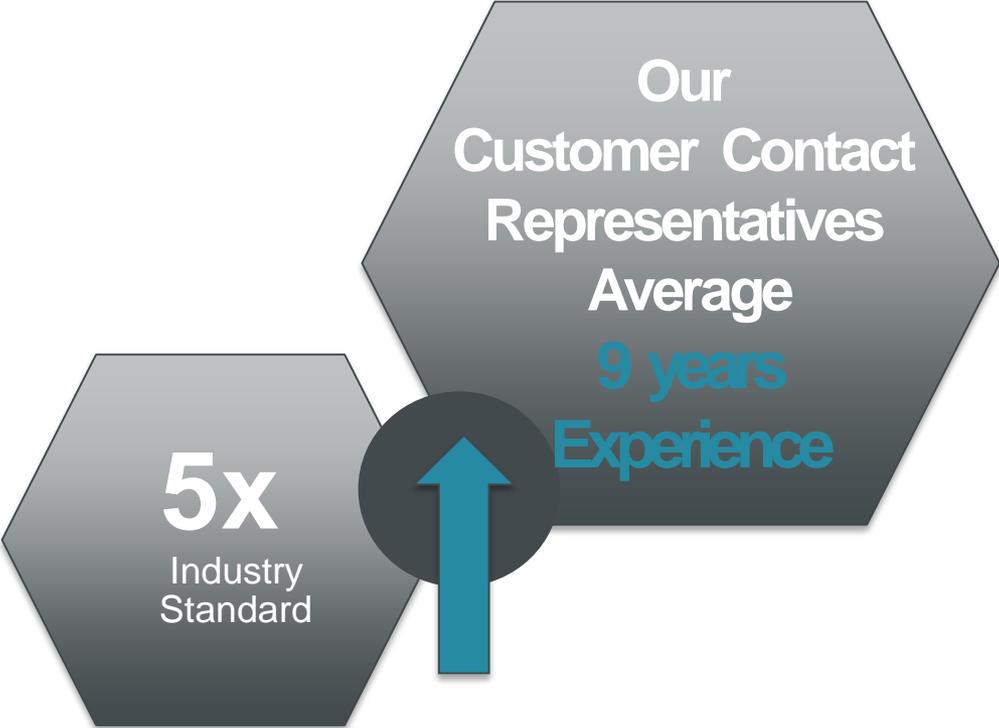
Regular meetings with account management & unrestricted access to executive leadership



Actuarial & population health support

Member Experience

an opportunity to engage



Available 7 AM to 7 PM
with mobile app

Average Speed to
Answer is < 29 seconds



Bilingual
Representatives



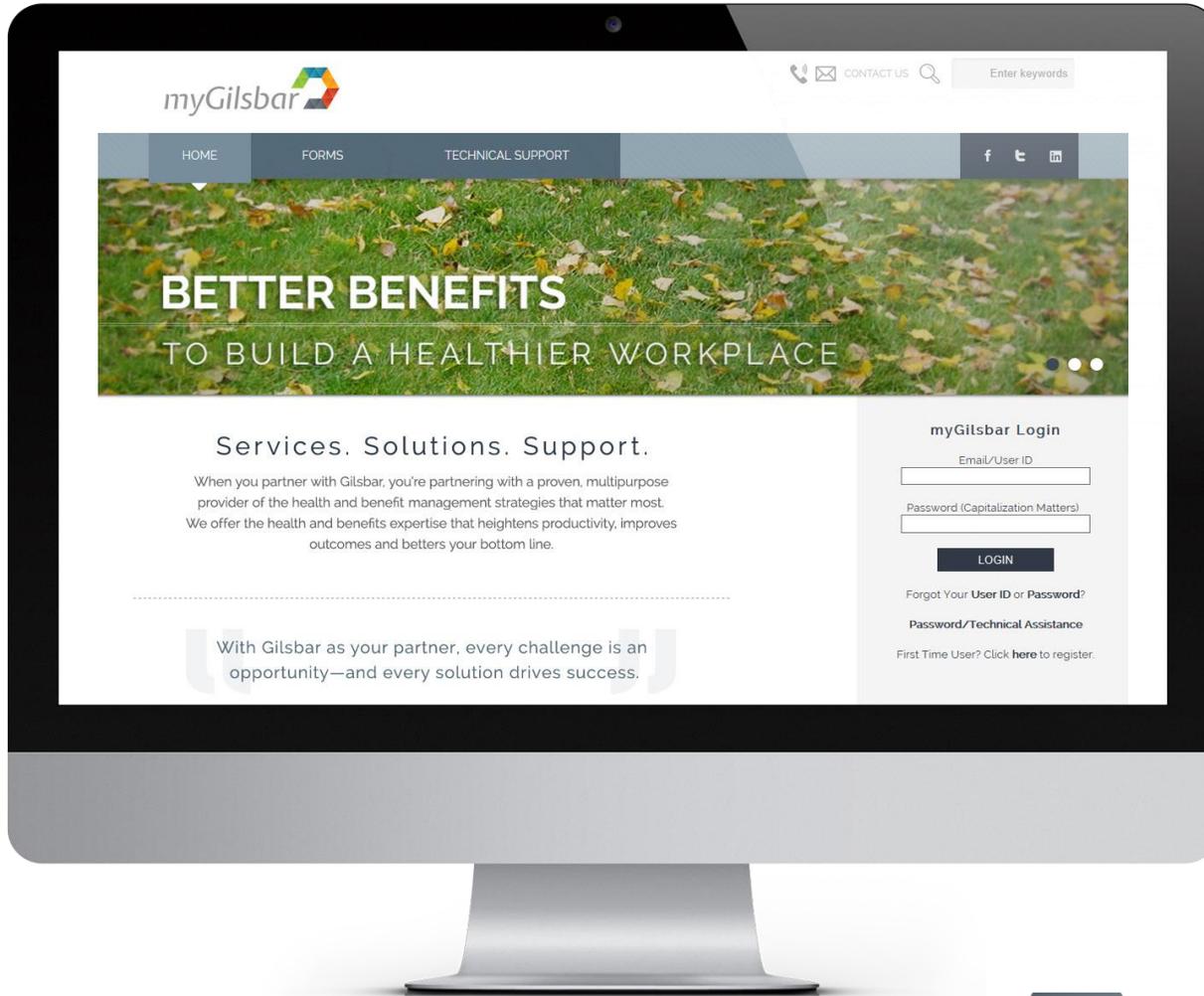
3-way calls with member
to ensure **FIRST** call
resolution



Call center reporting to
support ongoing member
education

Client and Member Experience

myGilsbar.com



Client and Member Experience

myGilsbar.com



CONTACT US

HOME

FORMS

TECHNICAL SUPPORT



TECHNICAL SUPPORT

LET US HELP YOU

First Time User

User Type Selection

Click your user type below to register. You will be directed to the first time user registration page based on your user type.

- » **Participant:** Choose this option if you are a member participating in a Gilsbar program.
- » **Provider:** Choose this option if you are a physician, hospital, or other medical facility requiring access to claims or eligibility information of a covered Gilsbar participant.
- » **Group Contact:** Choose this option if you are the Group Administrator or Human Resources contact person for an employer group covered by a Gilsbar plan.
- » **Broker:** Choose this option if you are the broker or consultant for a group covered by a Gilsbar plan.
- » **Agent:** Choose this option if you are a licensed insurance agent partnered with Gilsbar.
- » **Carrier:** If you are a carrier partnered with Gilsbar, please contact your Gilsbar representative for access.



Client Experience

online access



Employer:



OnDemand Reporting



Member Information



Enrollment

The screenshot shows the myGilsbar.com website. At the top left is the logo 'myGilsbar.com' and a photo of a smiling woman. To the right of the photo is the text 'Welcome, Sally Brown! [Sign Out]'. Below the header is a navigation menu with two sections: 'Administrator Tools' and 'Help Center'. The 'Administrator Tools' section includes links for Home, Access Member Information, Enrollment, Member Forms, Healthcare Reform Unraveled, OnDemand Reporting, FSAs and HRAs, Required Annual Notices, SmartBen, and SMART System. The 'Help Center' section includes links for Contact Us, Change Password, Edit Profile, and Sign Out. The main content area is titled 'Welcome' and contains several sections: 'Welcome' (a general introduction), 'Access Member Information' (describing group and member-level drill down for claims, eligibility, ID cards, etc.), 'Member Forms' (providing access to member Claim and General Information Verification Forms), 'OnDemand Reporting' (providing 24/7 access to Gilsbar reporting), and 'Important Notice' (regarding report availability starting June 1, 2009). There is also a section for 'FSAs and HRAs'.



Client Experience

billing and reporting



OnDemand Reporting

myGilsbar.com  Welcome, Sally Brown! [Sign Out]

Home myReports Run a Report Schedule a Report myScheduled Reports

Filter reports by:

Report Group:

Report Name:

Schedule Name:

Run Date: To

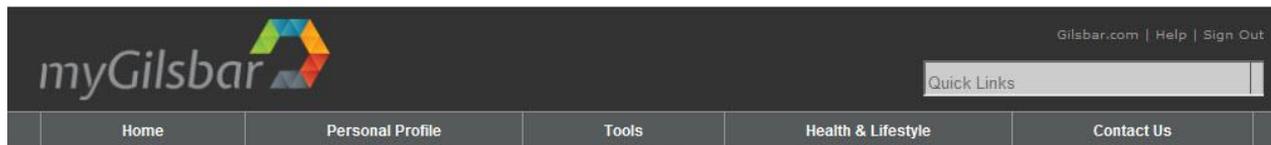
Group:

<input type="checkbox"/>	Report Name	Schedule Name	Received Date/Time	Group
<input type="checkbox"/>	Health Plan Analysis 2.0	Madeline's full report	01/05/2015 06:17 PM	Z8811
<input type="checkbox"/>	CL-0006 Top Providers	Rachel's report	01/05/2015 06:00 PM	Z8811
<input type="checkbox"/>	CL-0006 Top Providers	Joey's monthly report	01/01/2015 06:51 PM	Z8811
<input type="checkbox"/>	CL-0006 Top Providers	jmr	01/01/2015 06:03 PM	Z8811
<input type="checkbox"/>	CL-0006 Top Providers	Suzanne's monthly rept	01/01/2015 06:03 PM	Z8811
<input type="checkbox"/>	EE-0001 Employee Census	Census	12/22/2014 04:51 PM	Z8811
<input type="checkbox"/>	Health Plan Analysis 2.0	Madeline's full report	12/05/2014 06:08 PM	Z8811
<input type="checkbox"/>	CL-0006 Top Providers	Rachel's report	12/05/2014 06:00 PM	Z8811
<input type="checkbox"/>	CL-0006 Top Providers	Joey's monthly report	12/01/2014 06:44 PM	Z8811
<input type="checkbox"/>	CL-0006 Top Providers	Suzanne's monthly rept	12/01/2014 06:02 PM	Z8811

1 2 3 4 5 6 7 8 9 10

Member Experience

single sign-on / online access



Quick Links

- [Claims & EOBs](#)
- [View Benefits](#)
- [Enrollment Summary](#)
- [Forms](#)
- [Request ID Card](#)
- [PPO & Pharmacy Directory](#)
- [FSA, HRA, HSA](#)
- [SmartBen](#)
- [Wellness Center](#)
- [Kid's Wellness](#)
- [Upload Verification](#)
- [Member Lab Form](#)
- [Dependent Lab Form](#)
- [Gilsbar Behavioral Health](#)



Last 5 Claims

All Claims & EOBs

MISCELLANEOUS PAYMENT ...	Service Date	Total Charge
Patient: JOHN BLACK	11/09/2014	\$4,199.78
MISCELLANEOUS PAYMENT ...	Service Date	Total Charge
Patient: JOHN BLACK	10/31/2014	\$4,199.78
MISCELLANEOUS PAYMENT ...	Service Date	Total Charge
Patient: JOHN BLACK	09/30/2014	\$75.00
MISCELLANEOUS PAYMENT ...	Service Date	Total Charge
Patient: ANN BLACK	08/30/2014	\$65.00
MISCELLANEOUS PAYMENT ...	Service Date	Total Charge
Patient: JOHN BLACK	07/25/2014	\$500.00

Last 5 Prescriptions

Prescription History

GB Pharmacy	Service Date	Total Charge
Patient: John Black	02/10/2014	\$3.37
GB Pharmacy	Service Date	Total Charge
Patient: John Black	02/10/2014	\$129.29
GB Pharmacy	Service Date	Total Charge
Patient: John Black	02/10/2014	\$19.34
GB Pharmacy	Service Date	Total Charge
Patient: John Black	02/10/2014	\$21.75
GB Pharmacy	Service Date	Total Charge
Patient: John Black	02/10/2014	\$62.25



- ## Employee:
- Simple overview of claims and benefits
 - Print and request ID cards
 - Mobile app for benefits
 - Access to member forms

Member Experience

single sign-on / online access

Print ID Card
To view and print a copy of your ID card, please click the button below.

[View ID Card](#)

Request ID Card
To request additional ID cards, please click the button below. Please be advised it may take up to 14 days to receive your cards. This request will include 1 card for individual coverage and 2 cards for all other coverages. If additional cards are desired, please repeat this process.

[Request ID Card](#)

Want to have your ID Card at your fingertips? Download the myGilsbar Mobile App, available for iPhones, iPads, and all Android smartphones and tablets. You can view an image of your ID card or send a copy of your ID Card to your provider.

myGilsbar MOBILE APP
CHECK IT OUT!
Available on the App Store | GET IT ON Google play

MISCELLANEOUS PAYMENT ...	Service Date	Total Charge	GB Pharmacy	Service Date	Total Charge
Patient: JOHN BLACK	10/31/2014	\$4,199.78	Patient: John Black	02/10/2014	\$129.29
Patient: JOHN BLACK	09/30/2014	\$75.00	Patient: John Black	02/10/2014	\$19.34
Patient: ANN BLACK	08/30/2014	\$65.00	Patient: John Black	02/10/2014	\$21.75
Patient: JOHN BLACK	07/25/2014	\$500.00	Patient: John Black	02/10/2014	\$62.25

← MOBILE ACCESS

Member Experience

single sign-on / online access



ID Cards



Member

DEMO GROUP

Group #: Z8811

Member: JOHN BLACK

Member ID: 8811000005

Other Plans

Dental:
Effective: 01/01/2006

Medical Plan

Effective: 11/01/2009



www.gilsbar360alliance.com

Pharmacy Plan

RxBIN: 004410



www.scriptcare.com
Member: 800-880-9988



1067-XX-Z8811-1-0--360PH- M(360PH) D(1) V(1) OAA1
"0"-20120614800JE060000046700002000120 Env [4.670] 2 of 1 Carrier [2]
JE06



Member

DEMO GROUP

Group #: Z8811

Member: JOHN BLACK

Member ID: 8811000005

Other Plans

Dental:
Effective: 01/01/2006

Medical Plan

Effective: 11/01/2009



www.gilsbar360alliance.com

Pharmacy Plan

RxBIN: 004410



www.scriptcare.com
Member: 800-880-9988



1067-XX-Z8811-1-0--360PH- M(360PH) D(1) V(1) OAA1
"0"-20120614800JE060000046700002000120 Env [4.670] 2 of 1 Carrier [2]
JE06

JE06
1067-XX-Z8811-1-0--360PH- M(360PH) D(1) V(1) OAA1
"0"-20120614800JE060000046700002000120 Env [4.670] 2 of 1 Carrier [2]

Medical Claims Submission

Emdeon Payer ID# 07205
Mail: Gilsbar, Inc.
PO Box 2947
Covington, LA 70434

Other Claims Submission

Emdeon Payer ID# 07205
Mail: Gilsbar, Inc.
PO Box 2947
Covington, LA 70434

Claims & Benefit Information

Providers Call: 888-215-9841
Members Call: 888-472-4352
Or logon to www.mygilsbar.com

Utilization

Notification of Admissions & Pre-Authorization:
Gilsbar Health & Lifestyle Management / MedCom
Care Management, Inc.
Call 800-643-4416 or logon to www.mygilsbar.com

Scheduled Outpatient Services or Admissions -
check for prior notification

Emergency Admissions - within 48 hours or 1st
business day

Nurse HelpLine: 866-540-6667
TDD: 800-790-3069



For PHCS providers outside of LA, call 800-819-7427 or visit multiplan.com. Multiplan providers are accessed at the out-of-network benefit level.

JE06
1067-XX-Z8811-1-0--360PH- M(360PH) D(1) V(1) OAA1
"0"-20120614800JE060000046700002000120 Env [4.670] 2 of 1 Carrier [2]

Medical Claims Submission

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PO Box 2947
Covington, LA 70434

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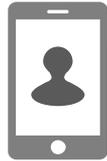


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Member Experience

mobile access



myGilsbar Mobile App

- Available for download from Google Play and iTunes App Store
- View in real-time:
 - Deductible Information
 - Medical Claims
 - ID Cards
 - PPO Directories
 - Ask a Representative a Question



Member Experience

mobile access

The image displays four overlapping screenshots of the Gilsbar mobile application interface. The top-left screenshot shows the 'Main Menu' with three icons: a line graph for 'Deductible', a money bag for 'Accounts', and a person for 'Ask a Question'. The top-middle screenshot shows the 'ID Card' for a member named JOHN BLACK with ID 8811000005. The top-right screenshot shows 'Med Claims Det...' with a list of claim details: Date Of Service (05/13/20), Paid Date (05/19/20), Claim Number (14133050), Patient Name (JOHN BLA), Provider (TEST PLA REIMB), Total Charges (\$100.00), Discounted Charges (\$0.00), Non-Covered Charges (\$0.00), Eligible Expense (\$100.00), Applied To Deductible (\$0.00), Patient Responsibility (\$50.00), and Paid By Plan (\$50.00). A 'View EOB' button is at the bottom. The bottom-right screenshot shows the 'Ask a Rep' form with fields for Patient Name, Subject, Provider, Message, Contact By (Phone/Email), and Phone, along with 'Submit' and 'Reset' buttons.

Advocacy



Advocacy Helpline:
Monday – Friday
7 a.m. to 7 p.m., CST

Healthcare Assistance

Here are some services we offer:

- Assist with billing questions
- Explain what is covered in your healthcare plan
- Provide an understanding of explanation of benefits
- Schedule an appointment at a facility or with a physician
- And much more!

Culture...Culture...Culture

it matters to us, our employees and our customers

- **Best Places to Work** – Modern Healthcare magazine
- **Best Places to Work** – Business Insurance
- **Inc. 5000** – Fastest Growing Privately Held Companies list
- **Best Innovation Stimulating Consumer Engagement**

Consumer Health World National Workforce Economics Summit

- **National SHRM (speaker)**

Creating a Culture of Health Will Curb Expense & Position A Company to Earn “Best Place to Work” Honors Presentation





Supplemental Health Insurance

administered by Gilsbar

For over half a century, Gilsbar has delivered comprehensive health and benefit management solutions by combining advanced technology, continuous plan monitoring and unparalleled industry experience.

Gilsbar Features Include:

• **Automated Solutions**

- ✓ Census file upload capability
- ✓ Professional implementation and easily identify key personnel
- ✓ Providers paid electronically for faster & more accurate service

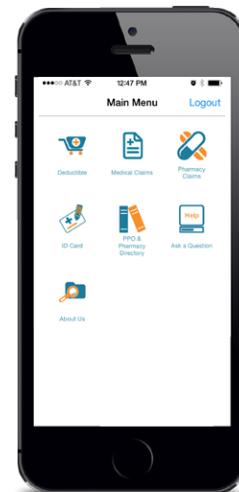
• **Comprehensive Administrative Web Portal**

- ✓ Make all benefit changes online
- ✓ Access customized group forms and policies
- ✓ Access reports online



• **Employee Web Portal and Mobile App**

- ✓ View or print ID cards
- ✓ Check claims status
- ✓ View benefit information
- ✓ Contact Gilsbar directly



• **Gilsbar Advocacy Services**

- ✓ Answers to employees' benefit questions
- ✓ Resolving claims or billing issues
- ✓ Assistance with locating a doctor or scheduling appointments
- ✓ Full-service available 7 AM to 7 PM CST



2100 Covington Centre • Covington, LA • 70433
844.413.2681 • www.gilsbar.com

