



## Big Health Plan Options for Small Groups are Now Available

For groups with 5+ employees is finally possible with Nationwide Southwest.

Big or small, Nationwide Southwest believes that our members should have health plan options that work for both their employees and their bottom line. Access to an ERISA qualified Level Funded Health Plan is now accessible for groups between 5-150 lives through our partnership with Benefit Plan Administrators (BPA). We provide completely customized funded plans with the nation's best health benefit options. Our range of plan options, including Platinum, Gold, Silver and Bronze, cover a variety of needs while meeting your budget.

### Our Small Group Plans deliver:

- Rates that are based on the group's employees, not the community rated pools that fully-insured plans control.
- A Reference Based Pricing structure offering transparency to employers and fair and reasonable reimbursement to providers.
- Flat monthly premiums, all members have the opportunity to receive a refund based upon the reserve fund of each individual member if claims are lower than predicted.
- Level-funded plans with stop loss protection limiting a group's maximum claim liability.

### Plan options include:



Level  
Funded



Ancillary  
Products

# GOLD AND PLATINUM PLANS

Plan Name	GOLD 200	GOLD 201	GOLD 202	PLATINUM 100	PLATINUM 101	PLATINUM 102
<i>Co-insurance and co-pay amounts shown below are patient responsibility</i>						
<b>RBP &amp; PPO Deductible</b>	Single: \$1,000 Family: \$3,000	Single: \$3,000 Family: \$9,000	Single: \$3,250 Family: \$9,750	Single: \$250 Family: \$750	Single: \$1,250 Family: \$3,750	Single: \$0 Family: \$0
<b>RBP &amp; PPO Out Of Pocket</b>	Single: \$3,000 Family: \$10,500	Single: \$3,000 Family: \$9,000	Single: \$3,250 Family: \$9,750	Single: \$1,250 Family: \$3,750	Single: \$1,250 Family: \$3,750	Single: \$1,250 Family: \$3,750
<b>Physician Visit</b>	In Net: \$15 copay Out: 20%	In Net: 0% Out: 20%	In Net: \$30 copay Out: 20%	In Net: \$25 copay Out: 40%	In Net: \$25 copay Out: 40%	In Net: \$25 copay Out: 20%
<b>Diagnostic x-ray/lab</b>	In Net: 0% Out: 20%	In Net: 0% Out: 20%	In Net: 0% Out: 20%	In Net: 20% Out: 40% coinsurance	In Net: 0% Out: 20%	In Net: 0% Out: 20%
<b>RX In Network</b>	Generic: No Charge Pref Brand: \$35 copay Non Pref Brand: \$75	Generic: 0% Pref Brand: 0% Non Pref Brand: 0%	Generic: No Charge Pref Brand: \$35 copay Non Pref Brand: \$75	Generic: No Charge Pref Brand: \$35 copay Non Pref Brand: \$75	Generic: No Charge Pref Brand: \$35 copay Non Pref Brand: \$75	Generic: No Charge Pref Brand: \$35 copay Non Pref Brand: \$75
<b>RX Out of Network</b>	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
<b>OP Facility</b>	In Net: 0% Out: 0%	In Net: 0% Out: 0%	In Net: 0% Out: 0%	In Net: 20% Out: 20%	In Net: 0% Out: 0%	In Net: 0% Out: 0%
<b>OP Physician/ Surgeon</b>	In Net: 0% Out: 20%	In Net: 0% Out: 20%	In Net: 0% Out: 20%	In Net: 20% Out: 40%	In Net: 0% Out: 20%	In Net: 0% Out: 20%
<b>Emergency Room</b>	In Net: \$300 copay Out: \$300 copay	In Net: 0% Out: 0%	In Net: \$400 copay Out: \$400 copay	In Net: \$300 copay Out: \$300 copay	In Net: \$300 copay Out: \$300 copay	In Net: \$300 copay Out: \$300 copay
<b>Urgent Care</b>	In Net: \$40 copay Out: 20% coinsurance	In Net: 0% Out: 20%	In Net: \$50 copay Out: 20%	In Net: \$45 copay Out: 40%	In Net: \$45 copay Out: 20%	In Net: \$45 copay Out: 20%
<b>IP Hospital</b>	In Net: 0% Out: 0%	In Net: 0% Out: 0%	In Net: 0% Out: 0%	In Net: 20% Out: 20%	In Net: 0% Out: 0%	In Net: 0% Out: 0%
<b>IP Physician/ Surgeon</b>	In Net: 0% Out: 20%	In Net: 0% Out: 20%	In Net: 0% Out: 20%	In Net: 20% Out: 40%	In Net: 0% Out: 20%	In Net: 0% Out: 20%
<b>Mental/ Behavioral Health</b>	In Net: 0% Out: 20%	In Net: 0% Out: 20%	In Net: 0% Out: 20%	In Net: 20% Out: 40%	In Net: 0% Out: 20%	In Net: 0% Out: 20%
<b>Substance Abuse</b>	In Net: 0% Out: 20%	In Net: 0% Out: 20%	In Net: 0% Out: 20%	In Net: 20% Out: 40%	In Net: 0% Out: 20%	In Net: 0% Out: 20%
<b>Maternity</b>	In Net: 0% Out: 20%	In Net: 0% Out: 20%	In Net: 0% Out: 20%	In Net: 20% Out: 40%	In Net: 0% Out: 20%	In Net: 0% Out: 20%
<b>Home Health Care</b>	In Net: 0% Out: 20%	In Net: 0% Out: 20%	In Net: 0% Out: 20%	In Net: 20% Out: 40%	In Net: 0% Out: 20%	In Net: 0% Out: 20%
<b>Eye Exam</b>	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
<b>Glasses</b>	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
<b>Dental Check Up</b>	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered

*This guide is for illustration of benefits and is not a guarantee. Please see SBCS and plan documents. Please see plan documents and SBCs for exclusions.*

# BRONZE AND SILVER PLANS

Plan Name	BRONZE 400	BRONZE 401	BRONZE 402	SILVER 300	SILVER 301	SILVER 302
<i>Co-insurance and co-pay amounts shown below are patient responsibility</i>						
<b>RBP &amp; PPO Deductible</b>	Single: \$5,000 Family: \$12,700	Single: \$6,000 Family: \$12,700	Single: \$5,000 Family: \$12,700	Single: \$2,000 Family: \$4,000	Single: \$2,000 Family: \$4,000	Single: \$3,000 Family: \$9,000
<b>RBP &amp; PPO Out Of Pocket</b>	Single: \$6,350 Family: \$12,700	Single: \$6,000 Family: \$12,700	Single: \$6,350 Family: \$12,700	Single: \$6,000 Family: \$12,700	Single: \$6,350 Family: \$12,700	Single: \$6,350 Family: \$12,700
<b>Physician Visit</b>	In Net: 20% Out: 40%	In Net: 0% Out: 20%	In Net: \$40 copay Out: 50%	In Net: 20% Out: 40%	In Net: \$40 copay Out: 50%	In Net: \$35 copay Out: 40%
<b>Diagnostic x-ray/lab</b>	In Net: 20% Out: 40%	In Net: 0% Out: 20%	In Net: 30% Out: 50%	In Net: 20% Out: 40%	In Net: 30% Out: 50%	In Net: 20% Out: 40%
<b>RX In Network</b>	Generic: 20% Pref Brand: 20% Non Pref Brand: 20%	Generic: 0% Pref Brand: 0% Non Pref Brand: 0%	Generic: No charge Pref Brand: \$50 copay Non Pref Brand: \$100	Generic: No charge Pref Brand: \$50 copay Non Pref Brand: \$100	Generic: No charge Pref Brand: \$50 copay Non Pref Brand: \$100	Generic: No charge Pref Brand: \$50 copay Non Pref Brand: \$100
<b>RX Out of Network</b>	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
<b>OP Facility</b>	In Net: 20% Out: 20%	In Net: 0% Out: 0%	In Net: 30% Out: 30%	In Net: 20% Out: 20%	In Net: 30% Out: 30%	In Net: 20% Out: 20%
<b>OP Physician/Surgeon</b>	In Net: 20% Out: 40%	In Net: 0% Out: 20%	In Net: 30% Out: 50%	In Net: 20% Out: 40%	In Net: 30% Out: 50%	In Net: 20% Out: 40%
<b>Emergency Room</b>	In Net: 20% Out: 40%	In Net: 0% Out: 0%	In Net: 30% Out: 30%	In Net: 20% Out: 20%	In Net: 30% Out: 30%	In Net: 20% Out: 20%
<b>Urgent Care</b>	In Net: 20% Out: 40%	In Net: 0% Out: 20%	In Net: 30% Out: 50%	In Net: 20% Out: 40%	In Net: \$60 copay Out: 50%	In Net: \$55 copay Out: 40%
<b>IP Hospital</b>	In Net: 20% Out: 20%	In Net: 0% Out: 0%	In Net: 30% Out: 30%	In Net: 20% Out: 20%	In Net: 30% Out: 30%	In Net: 20% Out: 20%
<b>IP Physician/Surgeon</b>	In Net: 20% Out: 40%	In Net: 0% Out: 20%	In Net: 30% Out: 50%	In Net: 20% Out: 40%	In Net: 30% Out: 50%	In Net: 20% Out: 40%
<b>Mental/Behavioral Health</b>	In Net: 20% Out: 40%	In Net: 0% Out: 20%	In Net: 30% Out: 50%	In Net: 20% Out: 40%	In Net: 30% Out: 50%	In Net: 20% Out: 40%
<b>Substance Abuse</b>	In Net: 20% Out: 40%	In Net: 0% Out: 20%	In Net: 30% Out: 50%	In Net: 20% Out: 40%	In Net: 30% Out: 50%	In Net: 20% Out: 40%
<b>Maternity</b>	In Net: 20% Out: 40%	In Net: 0% Out: 20%	In Net: 30% Out: 50%	In Net: 20% Out: 40%	In Net: 30% Out: 50%	In Net: 20% Out: 40%
<b>Home Health Care</b>	In Net: 20% Out: 40%	In Net: 0% Out: 20%	In Net: 30% Out: 50%	In Net: 20% Out: 40%	In Net: 30% Out: 50%	In Net: 20% Out: 40%
<b>Eye Exam</b>	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
<b>Glasses</b>	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
<b>Dental Check Up</b>	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered

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## Small groups now have access to BIG Care Management solutions

### Care Management strategies include:

#### Hospital Precertification

To ensure members are seeking the most appropriate and cost-effective medical treatment, our team of experts evaluates each individual's treatment plan.

#### Health Management

To prevent a minor health issue from becoming costly chronic illnesses, our team identifies, measures and appropriately addresses potential health risks before they escalate.

#### Disease Management

Our team works diligently to minimize costs by helping members improve their health with effective chronic illness management through unique solutions, such as the BPA Diabetic Management Program.

#### Large-case Management

Our case managers are registered nurses who ensure members receive the appropriate and quality of care they need. We review all options including alternative treatments that replace inpatient care to increase savings while still delivering the highest level of care.

#### Prescription Benefits Management

Prescription drugs represent a significant portion of healthcare spending. Our risk mitigation helps manage specialty pharmacy spend through our partnership with Express Scripts, formularies, step therapy and prior authorization.

**Contact us today to learn more about our winning benefits solutions.**

**NSW Health Plans**

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