



Strengthen your clients' employee benefits with MedPair.

As healthcare costs keep rising, more employers are looking for ways to help their employees shoulder the extra expense. Offer your clients a solution that enhances their medical benefits offering.

MedPair, a supplemental health insurance plan provided by Tandem Medical Solutions and underwritten by Nationwide, is designed to pair with major providers to reduce out-of-pocket medical expenses.



Nationwide®





Medical expenses are becoming increasingly difficult for employees to shoulder.

Supplemental health insurance reduces the burden of rising healthcare costs by helping with co-pays, deductibles and health care premiums.

Did you know?

Medical expenses caused **66.5% of all** bankruptcies in the United States.¹

50 million Americans under age 65 have trouble paying their medical bills.²

85% of employees are enrolled in health plans with **\$1,500+ average** deductibles.³

32% of Americans under 65 struggle to pay medical bills while covered by insurance.⁴

¹ "Medical bankruptcy: Still common despite the Affordable Care Act," David Himmelstein, Hunter College, City University of New York (2019).

² National Center for Health Statistics (2018).

³ "Employer Health Benefits Survey," KFF (2018).

⁴ "National Health Interview Survey," NCHS (2018).



Choice and flexibility are essential in today's health care environment. Offer your clients a gap coverage solution that can be tailored to meet their unique needs.

MedPair works seamlessly with major providers to fill gaps in medical coverage.

Our combined inpatient-outpatient benefit includes coverage for services provided in a hospital emergency room, hospital outpatient facility, diagnostic facility, physician's office, lab and urgent care.

Additional benefits include:

- Individual coverage of \$250 to \$15,000 per plan year
- Increased family deductibles that are two to three times the individual maximums
- Easy claims service and fast reimbursement
- Convenient insurance ID card to use during medical visits





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.

ABOUT NATIONWIDE



¹ AM Best rating received 10/17/2002 and affirmed 12/17/2019.

² Based on revenue, Fortune magazine (May 2020).

³ Assets as of year-end 2019.

Together with Nationwide, Tandem can reduce health insurance complexity so your clients can focus on growing their business. Talk to us today about offering MedPair supplemental medical.

To learn more about how MedPair can help your clients, call **1-800-849-5542** or visit medpairplans.com.

The products may not be 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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