



InSideExtra

NEWS AND BENEFITS INFORMATION FOR NATIONWIDE RETIREES

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RETIREMENTS

Re-verify **eligibility of dependents** for benefit plans



This year, Nationwide will ask all retirees to re-validate their dependents and household members enrolled in the company's various health, life and supplemental accident plans. This verifies they are eligible to be covered in those plans.

What is Dependent Eligibility Verification (DEV)?

Associates, retirees, COBRA recipients and long-term disability recipients who cover individuals as dependents or household members in certain Nationwide-offered benefit plans must provide documents that prove the person(s) they've enrolled are eligible for that coverage.

- The benefit plans to be reviewed for retirees include the medical, life and supplemental accident plans (the "Plans")
- Dependent status will be determined under the Plans' terms and includes spouses, children and household members. You'll receive more specific information in the mail
- ALL dependents covered by the Plans must be documented during this process or their coverage will be terminated for the remainder of the year

The Aon Hewitt Dependent Verification Center, a third-party

service provider, will coordinate this process and collect documents. All verification documents will be kept completely confidential.

Why is Nationwide re-verifying dependents?

Under federal law, Nationwide has a responsibility to all individuals enrolled in the Plans to ensure that only individuals who meet the Plans' eligibility requirements are covered.

This ensures the Plans are in compliance with legal requirements and helps control costs for individuals enrolled in the Plans and for the company.

Dependents and household members need to be re-verified every three years.

More information

We'll share more information throughout the process, including details about what you'll need to do, what documents you'll need and important dates.

You'll receive detailed information at your mailing address on file when it is available.

If you have any questions about the DEV process, contact the Associate Service Center at **1-877-768-7231**.

A look at **retiree 2014 Annual Enrollment**

Wondering what benefits other Nationwide retirees enrolled in? Here's an overview of the enrollment numbers from the 2014 Annual Enrollment period.

Health care enrollment for Medicare-eligible retirees, dependents and other eligible persons:

Option	2014	2013
UnitedHealthcare Medicare-Advantage PPO	2,534	2,577
UnitedHealthcare Supplement Plan K	258	253
UnitedHealthcare Supplement Plan F	858	824
Other Medicare Advantage Options (not offered by Nationwide)	620	620
Total	4,270	4,274

Prescription drug enrollment for Medicare-eligible retirees, dependents and other eligible persons:

Option	2014	2013
UnitedHealthcare Prescription Drug Plan Option 1	2,232	2,255
UnitedHealthcare Prescription Drug Plan Option 2	1,181	1,169
Other individual plan/no prescription drug plan (not offered by Nationwide)	351	356
Total	3,764	3,780

Health care enrollment for non-Medicare-eligible retirees, dependents and other eligible persons (prescription drug coverage included):

Option	2014	2013
PPO Basic	208	218
PPO Premium	414	462
Health Savings Choice	710	668
Total	1,332	1,348

Get an additional \$500 discount on Ford vehicles

Retirees receive special X-Plan Pricing on Ford vehicles. Through Sept. 30, you can receive an additional \$500 bonus discount on top of our regular X-Plan Partner discounts. To receive the additional \$500 off, you'll need to print the \$500 Select X-Plan Partner eCertificate and X-Plan Partner PIN Certificate and present both to your local Ford or Lincoln dealer. For details, visit <http://nationwide.com/imretired>.

Vintage Nationwide signs show off the N and Eagle

When Nationwider Robert Foss saw the vintage Nationwide sign at a salvage store in Des Moines, he had to buy it.

So the Marketing associate paid \$350, carried the 14-foot billboard across downtown with the help of another Nationwider and erected it on the seventh floor of their Locust Street building. Now — half a century later — the rustic sign that used to be surrounded by cornfields on a highway has found a permanent home.

“It’s part of our history,” Foss says. “We’re going back to our roots. It’s good to know where you’ve come from.”

Foss’ sign is not alone. Since Nationwide introduced the N and Eagle back into our branding through the *Join the Nation* campaign, there has been a renewed

interest in collecting these symbols from the past. We changed our name in 1955 from Farm Bureau Mutual to Nationwide Insurance, and the most recent finds have hailed from that era.

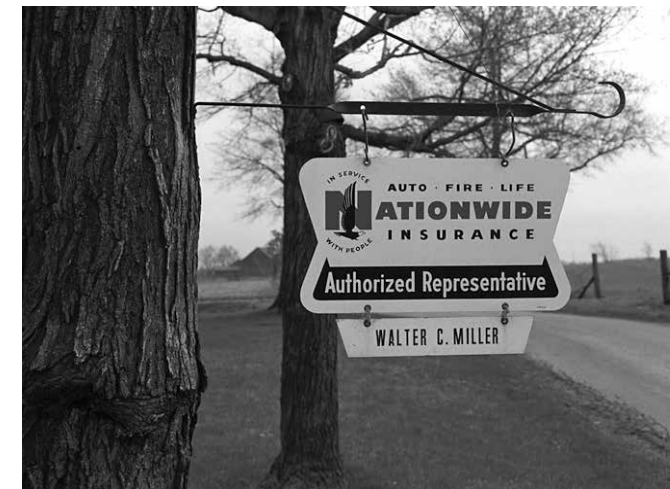
In February, crews unveiled a 10-foot former billboard in Plaza One in Columbus that originally came from a farm auction in Missouri. A smaller sign from Harleysville now remains safe within Nationwide’s History & Archives Center. A third piece from 1958 was even featured in January on the popular *American Pickers* TV show.

“This sign passion is generated by our own associates and retirees who are interested in our past,” says Mandy Reese, a Nationwide library services specialist.

In our archives, Reese found a 1955 *Challenger* newsletter that first described these artifacts.

“They’re big, bold and beautiful,” the article reads. “They reflect our ‘new look’ and are truly signs of the times ... These attractive new signs will effectively establish our new name and service mark in the minds of our policyholders and the general public. When we begin our expansion program into other states, these same signs will be emblematic of our Nationwide service.”

Reese encourages associates and retirees to share their work and stories so we can preserve them for future generations.



Have your own story to tell?

If you would like to comment about your own experiences with this topic or have other memories you would like to share, please write to Steve Hausfeld or Mandy Reese at:

ADDRESS:

Nationwide History & Archives Center
Three Nationwide Plaza, 3-04-103
Columbus, Ohio 43215-2200

EMAIL:

Steve Hausfeld: hausfes@nationwide.com
Mandy Reese: reesem7@nationwide.com

Nationwide reaches J.D. Power top tier

Nationwide's auto claims and our renters product led to high ratings in the recent J.D. Power 2013 Auto Claims and 2013 U.S. Household Insurance and Bundling studies.

Auto claims

For the first time, Nationwide was listed in the J.D. Power and Associates' (JDPA) High Satisfaction Tier for auto claims in its 2013 Auto Claims study. This exciting achievement follows similar results in Property earlier this year and marks the first time that Nationwide is ranked in the High Satisfaction Tier for both Auto and Property Claims.

Nationwide's focus on process improvement is credited for the auto claims score, which has steadily increased over the last four years. Highlights from the 2013 Auto Claims study include:

- Nationwide auto claims satisfaction significantly increased 19 points to 867 and is now part of the JDPA's High Satisfaction Tier
- Industry overall satisfaction in auto claims remained relatively stable, but still trended up three points to 855
- Satisfaction when customers first report a claim and at settlement significantly increased, likely contributing to the significant increase in overall satisfaction. As in prior years, settlement continued to have the greatest impact on overall satisfaction, followed by the first report of a claim

Renters

In the J.D. Power 2013 U.S. Household Insurance and Bundling Study, Nationwide was ranked the highest of any carrier in the renters category with 823 points. This No. 1 ranking is significant due to strong industry growth within renters and the relatively weather-proof position of the renters segment compared to other property lines of business.



Harleysville president to retire



After a long and distinguished career as an insurance leader in both the public and private sectors, Harleysville President and COO Michael Browne will retire effective May 1.

Browne has led Harleysville since 2004, and the growth of the company in recent years can be traced directly to his vision, industry knowledge and commitment to Harleysville associates and agents. Browne played a critical role in the strategic combination of Harleysville and Nationwide — a partnership that

will drive long-term growth in our independent channel businesses.

"I want to express my deep, personal appreciation to Michael for all he has done for Harleysville and the Nationwide companies, the insurance industry and our country," says W. Kim Austen, Allied president and chief operating officer.

Browne is a highly decorated Vietnam veteran who was awarded the Bronze Star Medal with Combat "V" and attained the rank of captain in the U.S. Marine Corps Reserve. He also led the international insurance practice of a renowned Philadelphia law firm, served as the Pennsylvania insurance commissioner and held leadership positions in the U.S. Department of Transportation.

United Way campaign sets new records

Nationwide's United Way campaign had another record-breaking year, raising more than \$9.2 million from associates, agents and retirees.

With Nationwide Insurance Foundation's dollar-for-dollar match, our total pledge reached \$18.4 million — the highest campaign total in Nationwide history.

"This year's United Way campaign again demonstrates our passion for helping others," says CEO Steve Rasmussen. "With results like these, our belief that we can do more when we join together shines through."

The money raised during the campaign supports the work of nearly 800 local United Way agencies across the country.

"Giving back is part of who we are at Nationwide," says John Carter, the 2013 United Way campaign chair and president of Nationwide Retirement Plans. "I appreciate the hundreds of volunteers who encouraged their peers to participate by sharing the value and reach of these dollars. Their efforts — and the associates, retirees and agents who contributed — helped Nationwide set a new giving record."

Onion ring-eating pup takes **VPI's Hambone Award**

Kyle Bowser of Barnstable, Mass., and her husband, rushed out of the house to pick up their daughter without realizing they left a bag of groceries on the counter. When they returned home, they found an empty 2-pound bag of frozen onion rings and a very guilty looking mixed-breed pup.

Thinking Winnie's onion consumption would only lead to a bad stomachache, Bowser's husband posted the photo on Facebook. That's when a friend pointed out how toxic onions can be for dogs.

"I did some quick investigating and found that onions aren't just bad for dogs, they are extremely toxic and can cause anemia," Bowser says. "After reading that, I immediately called Pet Poison Helpline, and they instructed me to take Winnie to the veterinarian."

At the vet's office, Winnie's blood tests indicated initial signs of anemia, but the Bowsers' mad dash to the veterinarian prevented long-term damage.

Winnie's adventures earned her the 2013 Hambone Award from Veterinary Pet Insurance (VPI), honoring the most unusual pet insurance claim of the year.

Public votes chose Winnie from 11 nominees, which were selected from the more than 1.1 million claims VPI receives annually. All pets considered for the award made full recoveries and received insurance reimbursements for eligible expenses. The Hambone Award, now in its fifth year, is named for a VPI-insured dog that got stuck in a refrigerator and ate an

entire Thanksgiving ham while waiting for someone to rescue him.

As the winner, Winnie receives a bronze trophy in the shape of a ham and a VPI swag bag filled with toys, treats and an emergency pet kit.

The runners up for the 2013 award were:

- Natasha the Siberian Forest cat from Oakland, Calif., who went through an entire washing machine's cycle and lived to purr about it
- Macie the Labrador retriever from El Cajon, Calif., whose leash got caught on the front tire of a bicycle causing it to run over and fracture the pup's rear leg

With more than 500,000 pets insured nationwide, VPI — a member of the Nationwide Insurance family of companies — is the oldest and largest pet insurance company in the U.S.



Kyle Bowser and Winnie



Highway Patrol gets **bait cars**

In an ongoing effort to deter and catch car thieves, Nationwide donated four "bait vehicles" to the Ohio State Highway Patrol.

Equipped with GPS tracking, in-car video surveillance and remote locks, these cars are specifically designed to catch thieves "in the act."

"If you are thinking about stealing a car in Ohio, think twice," said Col. Paul A. Pride, patrol superintendent. "Thieves don't know which cars are bait cars and which are not. Troopers will not only know when one of these vehicles has been stolen, but they will also have the ability to shut the car off remotely, making it easy for officers to apprehend the suspects."

This is the second time in 2013 Nationwide has assisted with a statewide

program. It donated cars to the Iowa State Police last April. Ohio's Patrol will collaborate with local law enforcement agencies and place the bait vehicles in various communities experiencing vehicle theft. According to the National Insurance Crime Bureau (NICB), 20,000 cars were stolen in Ohio last year.

Nationally, almost 700,000 vehicles are stolen each year, costing consumers and the insurance industry more than \$7 billion, according to the NICB.

Nationwide's "Bait Vehicle Program" has evolved into an industry-leading auto theft initiative across the country. During the past five years, Nationwide has provided more than 95 bait vehicles to law enforcement agencies across the country.

Nationwide reports record 2013 results

Nationwide's core business performance, favorable equity markets and milder-than-expected weather resulted in a net operating income of \$1.3 billion in 2013.

"Nationwide had an exceptional year," says CEO Steve Rasmussen. "While we benefited from improved equity markets and milder weather, our strong business fundamentals also drove outstanding results. We saw solid growth in all of our major businesses."

In 2013, Nationwide grew its operating revenue 6 percent to \$23.9 billion and paid more than \$13.8 billion in auto, home, life and other claims and benefits to policyholders.

Financial services highlights

Financial services sales increased more than 6 percent over the prior year, which includes life insurance sales. Life insurance sales were up 20 percent due to strong demand for Nationwide's Indexed Universal Life product.

Nationwide Funds, the company's mutual fund operation, grew assets under management to \$56.5 billion from \$45 billion 2012. The acquisition of HighMark Capital Management Inc. in September added approximately \$3.8 billion in new assets under management.

Customer deposits with Nationwide Bank increased to \$4.5 billion in 2013. Consumer loans also increased 29 percent, bringing the total loan portfolio to more than \$2.5 billion.

Property and casualty highlights

Direct written premium (DWP) grew by more than 8 percent during 2013. Premium growth reflects new business, increased insured exposure and rate adjustments in response to changing market conditions.

For the first time, Nationwide Agribusiness achieved more than \$1 billion in DWP in a single year.

In October, Nationwide began marketing to the affluent insurance market through its insurance subsidiary, Crestbrook Insurance. Crestbrook currently operates in Illinois, with plans to expand to additional states this year.

"Our foundation is strong, and we have great momentum going into 2014," Rasmussen says. "Our business has changed significantly since our start in 1926, but our mutual-based values have not. We don't answer to shareholders, so we put our energy toward adapting to the changing needs of our members and business partners now and in the future."



Mobile apps help our members on the go

Allied Insurance and Titan Insurance added new mobile apps that allow our customers to report a claim, get ID cards and more while on the go.

The Allied Insurance app now connects our members directly with roadside assistance, so they won't be left stranded. The feature is available to our members whether they have Roadside Assistance coverage or not. Members without coverage pay on the spot for a one-time service.

The app also provides Accident Help, which guides members through an

accident checklist and provides information for calling a tow service, finding a repair shop or filing a claim.

The Titan Insurance app allows Titan customers to make a payment, check their account or ID cards or report a claim. Titan.com also received a mobile makeover, making it easier to view on a smartphone or tablet.

Both apps are available for Apple and Android. You can get them from iTunes or Google Play.

Save the Date:

VISION 2020

Nationwide® ALL ASSOCIATE EXPERIENCE 2014

If you live near Columbus, Ohio, you're invited to attend the annual All Associate Experience on May 8, 2 p.m. to 3:30 Eastern time at the Nationwide Arena.

Reunite with old friends and hear what CEO Steve Rasmussen has to say about Nationwide's future.

More details will follow at <http://nationwide.com/imretired>. For reservations, contact Aaron Reinheld at 614-677-5074 or at reinca1@nationwide.com.

Nationwide Agribusiness— focused on saving lives

During the past 50 years, more than 900 cases of grain engulfment have been reported in the U.S., with a fatality rate of 62 percent. That's why Nationwide Agribusiness organized Grain Bin Safety Week — Feb. 23 to March 1.

Grain Bin Safety Week — intended to become an annual event — brought visibility to safety procedures that can save lives.

“Perhaps the most tragic fact about grain bin accidents is that they are highly preventable,” says Steve Simmons, associate vice president of Agribusiness Risk Management. “That’s why Nationwide Ag has timed this event to bring awareness to the dangers of grain bins when many farmers and grain handlers are planning for the upcoming season.”



Iowa Gov. Terry Branstad declared the week of Feb. 23 “Grain Bin Safety Week” at a signing ceremony on Feb. 6, which was attended by NWAG leaders.

Known for its expertise in agribusiness risk management, Nationwide Agribusiness partnered with Farm Safety for Just Kids, the Iowa Future Farmers of America (FFA) Foundation, the National Education Center for Agricultural Safety (NECAS) and other groups to increase awareness about the dangers of flowing grain.

Each day of the event focused on a specific safety topic such as hazard identification, bin and equipment design and extraction and rescue techniques. Nationwide Agribusiness and NECAS also are partnering to provide grain entrapment rescue training and a bin rescue tube to one nominated fire department or emergency rescue squad.

Nationwide-funded academy **helps** kids learn life lessons

Without the gift from Nationwide, Nicole may have never learned this important lesson about life:

“You will not fail if you work hard,” she says. “That’s a phrase I learned in Griffin Academy.”

Nicole is one of about 100 children who attend Griffin Academy. Presented by Drake University’s School of Education, Griffin is an after-school program for students in Central Iowa, including many who come from low-income families. The program was funded last fall with a \$250,000 gift from Nationwide.

The donation specifically funds the urban education program. Led by Drake student teachers, Griffin Academy offers classes on Wednesday afternoons to children who attend Stuebaker Elementary and McCombs Middle School.

Both schools are on the outskirts of Des Moines, and more than 60 percent of the students come from low-income families. Some children perform below the 40th percentile in standardized tests used to measure basic skills, such as reading, math and science. As a result, teachers often feel unequipped to handle challenges, such as:

- Behavior disorders
- Chronic absenteeism
- High drop-out levels
- Malnourishment
- Disengaged parents

“Before Griffin Academy, many of the students were going home to empty houses or to day care centers,” says Dr. Janet McMahon, dean of the School of Education at Drake University. “Now, they are with us for two hours of hands-on activities that are fun and educational.”

Those activities include art, science, technology, engineering, math and more. Sometimes, the teachers even take the children to places where local artists or business representatives help them with special projects.

“Griffin Academy has given our students opportunities that they may not otherwise experience,” says Brian Crook, principal of Stuebaker Elementary. “Students who participate have had a great experience and have created a buzz for those who have not yet joined.”



Nationwide celebrates 85 years in North Carolina

In 1928, Nationwide sold our first auto policy in North Carolina as Farm Bureau Mutual Insurance Company. Now, as the No. 1 ranking auto and home insurer in the state, we're celebrating our 85th anniversary.

More than 1,000 associates and retirees attended an anniversary celebration last year catered by Clyde Cooper's BBQ — the same restaurant that catered the regional grand opening in 1951. The event showcased our commitment to members and community partners in the state.

Marie Casey, a retiree who started working in the North Carolina Regional Operations in 1959 as a key-punch operator, remembers the family-like atmosphere.

"I retired in 2003 and the 43 years I spent at Nationwide were great years," she says. "We were a family, and it was an awesome experience. I was afraid to retire because I loved working."

Even after 85 years, it's easy to see how Nationwide cares for its members, says Teresa Hood, who retired in 2012 after 38 years of service.

"I feel like I came up in the Nationwide family, and it truly

was a family," Hood says. "There are people who still care about helping others."

The North Carolina region has a long-standing tradition of supporting community causes including the American Red Cross, United Way and Food Bank of North Carolina. The United Way of the Greater Triangle, serving Durham, Orange and Wake counties, ranked Nationwide in the top 10 out of 800 local companies providing financial support to the organization.

"In my short time in this region, I see that North Carolina associates are dedicated to providing exceptional service in everything they do," says Martha Frye, North Carolina's regional vice president. "We're very proud of our history in North Carolina, and we look forward to protecting our North Carolina members for another 85 years and beyond."



Dave Gettles and Rose Parker



North Carolina Gov. Pat McCrory, NASCAR driver Danica Patrick and Nationwide Board Member Jack Alphin.



Retired North Carolina Regional Vice President Dave Gettles speaks with an associate, as Jack Alphin, Nationwide Board Member, looks on.



North Carolina retirees enjoyed lunch catered by Clyde Cooper's BBQ, which also catered the regional office's grand opening in 1951.

Aloha! Retirees cruise the Hawaiian Islands

Nationwide retirees toured the Hawaiian Islands in September on the annual retiree reunion trip. They caught up with old friends and saw the best Hawaii has to offer, including Waikiki Beach and the historic Pearl Harbor. Join them this year on the pink sand beaches of Bermuda. For details, see page 19.



Retirees enjoyed the seven-day cruise through the Hawaiian Islands.



Patricia Carlson and Gloria Murray



TK Christenson and Kay Swaney



Sally Kelly, Jan Shape and Joyce Shoemaker



Vicki Naegel and Addison Clark



Chuck and Esther Roope

Scottsdale retirees reconnect

More than 50 Scottsdale and Western Heritage retirees reconnected at the annual retiree luncheon in February. Retirees were honored for their contribution to the Scottsdale Group's success and caught up with old friends.

The Scottsdale Singers, a group of associates who sing at special events, performed for the retirees. They sang a parody of "My Favorite Things" called "My New Favorite Things," poking fun at retired life and getting older.



Gabe Desrosiers was among more than 50 retirees who attended the annual luncheon.



The Scottsdale Singers entertained everyone at the retiree luncheon.

Mike Miller, president, Scottsdale Insurance, gave closing remarks. He highlighted many of the recent successes of the Scottsdale Group and shared the year-end accomplishment of \$2.7 billion for 2013 and the stretch goal for \$3 billion this year.

"Your character and those relationships helped build this operation," Miller said. "We are different in a very nice way, and we have you to thank for that."



Retirees Nadine Miller and Dorothy Harvey were greeted by their friend, Annette Miller, Operations supervisor (center).



Retiree Larry Zuiker received a commemorative glass plaque for his work forming and leading the Scottsdale Singers when he was still an associate in the Claims division.

BERMUDA

Don't miss the fun!

September 14-21, 2014

Don't Delay
Sign up today!
While supplies last!

With the dramatic New York City skyline backdrop, sail past the Statue of Liberty on your way to the beautiful British Islands of Bermuda. Upon arrival, enjoy three full days docked at the Kings Wharf Royal Naval Dockyard. Come and go at your leisure or opt to participate in one of 30 organized shore excursions designed to quench a variety of interests!

Bermuda is a delightful destination that enjoys a mild climate year round. This lovely island offers pink sand beaches, turquoise waters, unique shopping, interesting history and famous golf courses among many other highlights! The BREAKAWAY will be your floating resort during this satisfying trip. All meals, onboard activities and entertainment are included.

Plan now to join your fellow Nationwide Retirees and set sail on Norwegian Cruise Line's newest ship BREAKAWAY from New York City to Bermuda!

Prices start at:

\$1,059

Interior Room

Price is based on per person double occupancy and availability. Rate includes port/government taxes/fees, gratuities for all shipboard staff and private events onboard for the Nationwide Group. Round trip airfare to New York area and travel insurance additional. Trip hosted by Magic Cruises & Tours agent(s).

To make your reservation on the 2014 Nationwide retirees reunion trip and to receive all future trip information, please contact:

Magic Cruises & Tours

800-783-7245 or 614-847-5551

or email cruiseexperts@magiccruises.com with the subject line: **Nationwide Reunion**

Deposit of \$250 per person is required as soon as possible for best selection!

Final payment due by June 17, 2014.

JANUARY 2013

Billy T. Cramer, Jan. 16
Columbus, Ohio
35 years of service

JUNE 2013

Alan C. Peters, June 1
Annapolis, Md.
35 years of service

E. Mae Elifritz, June 20
Ohio

JULY 2013

Nancy Munger, July 7
Columbus, Ohio
30 years of service

Jackson Denton, July 20
Provident Mutual
34 years of service

Neil Frick, July 24
Michigan
23 years of service

Lois Potter, July 24
New York
24 years of service

AUGUST 2013

Antonetta Goss, Aug. 13
Syracuse, N.Y.
19 years of service

Richard Schwenk, Aug. 19
Columbus, Ohio
33 years of service

Audbert McMorrow, Aug. 31
Washington
38 years of service

SEPTEMBER 2013

Paul Reichardt, Sept. 10
Columbus, Ohio
29 years of service

Carol DeSimone, Sept. 13
New Jersey
10 years of service

Patricia Bowcott, Sept. 14
Florida
34 years of service

Doris Padgett, Sept. 19
Virginia
28 years of service

OCTOBER 2013

Robert Trakoval, Oct. 2
New York
22 years of service

Jerry Stainer, Oct. 6
Columbus, Ohio
24 years of service

Walter Ruth, Oct. 8
Pennsylvania
30 years of service

James Zelske, Oct. 8
California
19 years of service

Jeanne Henderson, Oct. 9
Virginia
15 years of service

Ardith Hiatt, Oct. 9
Arizona
16 years of service

Doris Jackson, Oct. 10
Annapolis, Md.
29 years of service

Linda Ridgway, Oct. 12
Ohio
42 years of service

Carroll Allen, Oct. 15
North Carolina
32 years of service

Robert Fowler, Oct. 19
Kentucky
18 years of service

Donald Hunt, Oct. 21
Virginia
23 years of service

Margaret Clark, Oct. 23
Florida
29 years of service

Donald Taylor, Oct. 28
Ohio
32 years of service

NOVEMBER 2013

Joseph Canterbury, Nov. 5
Ohio
30 years of service

Donald Johns, Nov. 12
Florida
8 years of service

Alice Tarlton, Nov. 13
North Carolina
23 years of service

Frances Dantzler, Nov. 17
Georgia
11 years of service

G. (George) Wesley Northcutt,
Nov. 18
Oregon
23 years of service

Carmella Dateno, Nov. 20
New York
40 years of service

Doris Johnakin Scott, Nov. 27
North Carolina
16 years of service

Emma Walker, Nov. 30
Pennsylvania
15 years of service

DECEMBER 2013

Dona Muench, Dec. 1
Ohio
30 years of service

William Straight, Dec. 1
California/Kansas
6 years of service

William Lacey, Dec. 7
Ohio
37 years of service

Curtiss Lewis, Dec. 10
Ohio
24 years of service

Michaele Thorn, Dec. 10
Pennsylvania
5 years of service

Anne Yoder, Dec. 10
New York
22 years of service

Sara Raab, Dec. 12
Ohio
41 years of service

Robert Krause, Dec. 13
Ohio
29 years of service

Raymond Misita, Dec. 17
New York
30 years of service

Evelyn Littrell, Dec. 18
New York
31 years of service

Richard Hume, Dec. 20
Ohio
30 years of service

*Please note - Location and years
of service are not always available*

ANNOUNCEMENTS

Share your announcements

Do you have something you want to share with your fellow Nationwide retirees? **This is your chance!**

InSide Extra wants to include your announcements in upcoming issues. To be included, send up to 50 words along with your name, location and year of retirement to Jennifer Strawn at strawnj1@nationwide.com or by mail to:

***InSide Extra* c/o Jennifer Strawn**

1-27-303
One Nationwide Plaza
Columbus, OH 43215

JULY 2013

Mary McGiffin
Columbus, Ohio
34 years of service

AUGUST 2013

Durana K. Brown
Columbus, Ohio
27 years of service

Marshall Davis
Columbus, Ohio
40 years of service

Bill Hollar
Charlotte, N.C.
32 years of service

Carol Lamone
Columbus, Ohio
37 years of service

Lee Morton, Jr.
Raleigh, N.C.
33 years of service

Nancy P. Rollins
Raleigh, N.C.
46 years of service

Jacqueline P. Trudeau
Worcester, Mass.
23 years of service

SEPTEMBER 2013

Luther E. Hafey
Columbus, Ohio
13 years of service

Wes Landon
Des Moines, Iowa
26 years of service

Perry M. Newton
Greenville, N.C.
19 years of service

Terry Price
Canton, Ohio
40 years of service

Tamala Silvia
Grove City, Ohio
24 years of service

Diana K. Smith
Columbus, Ohio
34 years of service

C. Richard Stevers
Columbus, Ohio
28 years of service

Virginia (Ginger) Zozos
Harrisburg, Pa.
37 years of service

OCTOBER 2013

Joanne Cooper-Novak
Dublin, Ohio
15 years of service

Linda Kraschinsky
Dublin, Ohio
31 years of service

Gerald (Jerry) Kupsky
Columbus, Ohio
31 years of service

Terri A. LeFever
Canton, Ohio
32 years of service

Sharon Loss
Columbia, Md.
48 years of service

William Howard Sands
Sacramento, Calif.
29 years of service

Roger F. Trostle
Columbus, Ohio
38 years of service

Robert P. Turner
Avon Lake, Ohio
31 years of service

Paula Walker
Nashville, Tenn.
20 years of service

NOVEMBER 2013

Susan L. Amsberry
Des Moines, Iowa
22 years of service

Karen G. Barr
Charlotte, N.C.
29 years of service

Ed Brown
Dublin, Ohio
40 years of service

Samuel J. Folmar
Columbus, Ohio
33 years of service

Clifton F. Lacks Jr.
Richmond, Va.
28 years of service

Lynda S. Lacy-Higgins
Durham, N.C.
20 years of service

Tony Littlefield
Columbus, Ohio
40 years of service

DECEMBER 2013

Larry Bell
Columbus, Ohio
18 years of service

Eileen Bleskacek
Des Moines, Iowa
27 years of service

Elaine Conrad
Columbus, Ohio
16 years of service

Linda M. Goslee
Columbus, Ohio
33 years of service

Rod Hacker
Columbus, Ohio
40 years of service

Suzanne M. Jenkins
Columbia, Md.
41 years of service

Darla Lanz
Lincoln, Neb.
45 years of service

Charles J. Luse
Dayton, Ohio
28 years of service

Janie Owens
Des Moines, Iowa
25 years of service

Henry R. Rolph
Oakland, Calif.
21 years of service

Sara Winkler
Columbus, Ohio
32 years of service

Contact information for benefits

Are you non-Medicare-eligible and enrolled in a PPO Plan? Here are some customer service numbers you can call:

- **Anthem** (National PPO):
866-253-6066
Group #003329930
- **UnitedHealthcare**: 800-201-1336
Group #0715014
- **Caremark** (prescription drugs):
800-776-1355 Group #NTWDE
- **WageWorks** (HRA): 877-924-3967

For questions about the Pension Plan (for example, your monthly pension check), call the Nationwide Benefits Center at 800-633-0026. You'll need to enter your Social Security number and password. If you don't know your password, press (*0) to speak to a customer service representative.

You can also find information online at www.resources.hewitt.com/nationwide. If you have questions about retiree medical eligibility or enrollment, call the Associate Service Center at 877-768-7231.

For information on your 401(k) savings funds, call Schwab at 800-FON-401K (800-366-4015). You'll need to enter your Social Security number and Personal Identification Number (PIN). If you don't know your PIN, listen for the prompt and press (*0) to be transferred to a participant services representative. Representatives are available between 9 a.m. and 9 p.m. weekdays, Eastern time. They can answer questions about the plan.

If you've forgotten or misplaced your PIN, they can help you order a new one. You also can access your information online at www.401kaccess.com.

For claims and all other issues, contact your health plan at the number listed on your health plan ID card.

One Nationwide Plaza
Benefits Planning, 1-04-403
Columbus OH 43215 2220

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An electronic version of this publication, as well as updated news of retiree events and other information of interest, are available at www.nationwide.com/imretired.

If you have questions or suggestions for a future issue, please contact:

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One Nationwide Plaza, 1-27-303
Columbus, OH 43215
strawnj1@nationwide.com



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LEGAL NOTICE

This publication provides supplemental information and offers actions you can take to better manage your retirement benefits.

Nationwide reserves the right to change or discontinue any of these benefits and policies. The legal plan documents and insurance policies govern administration and all benefit payments.

If there's any inconsistent information between this publication and the plan document or insurance policies, the information in the plan document and insurance policies prevails.

Your **privacy** is important to us

For retirees enrolled in the Nationwide health care plans, the Health Insurance Portability and Accountability Act (HIPAA) requires us to remind you that you can request a copy of Nationwide's HIPAA privacy notice.

If you'd like a copy, please call the Associate Service Center at 877-768-7231. Or you can view and print an electronic version at www.nationwide.com/imretired.

If you have any questions, please call the Associate Service Center at 877-768-7231. Representatives are available Monday, Tuesday, Thursday and Friday, 8 a.m. - 6 p.m. and Wednesday, 9:30 a.m. - 6 p.m. Eastern.