



benefitsSM

simple insurance solutions to fit your small business needs

Group Life Insurance for Small Business

Did you know?

95 million

people have no life insurance at all.¹

More adults depend solely on group life insurance as their only life insurance coverage (only 35% have individual life insurance).²

The percentage of Americans with life insurance has declined to an all-time low of

41%.¹

Something to gather the group around.

Nationwide® *benefits* program is aimed at keeping its members healthy and happy. And with our group life insurance and accidental death and dismemberment, we can help more members than ever before.

Nationwide *benefits* life and AD&D coverage provides benefit options of either \$15,000 or \$25,000. All amounts are issued on a guaranteed basis — employees are not required to answer health questions or undergo medical underwriting to qualify for coverage. And *benefits* accidental death and dismemberment coverage is equal to the maximum benefit of your life insurance policy.

Planning for the future is just as important for your employees as it is for you. And with life insurance coverage from Nationwide, you can provide your employees' beneficiaries with vital financial support during trying times.

To get a quote or learn more, visit nationwidebenefits.com or call 888-223-0279.



Nationwide[®]
Employee Benefits

Other *benefits* we offer:



Vision



Critical Illness



Short-Term Disability



Dental

¹LIMRA 2011. ²LIMRA 2011. Products are not available in all states. Underwritten by Nationwide Life Insurance Company. © Nationwide Mutual Insurance Company. All rights reserved. Nationwide, Nationwide Employee Benefits, the Nationwide framework, On Your Side, and the *benefits* logo are service marks of Nationwide Mutual Insurance Company.



Group Life and AD&D Insurance

Choose a life insurance provider with proven strength and stability.

When it comes to choosing a life insurance provider, you want a company known for meeting its financial obligations to customers. *benefits* is backed by the financial strength and long-term stability of Nationwide®:

- A+ rating from A.M. Best, Moody's and Standard & Poor's
- Fortune 100 ranking

Group Size	Available to groups of 2 or more full-time employees, defined as those working at least 30 hours per week
Participation Requirements	Plans are 100% employer-paid and require enrollment of all eligible employees
Life Benefit Options	\$15,000 or \$25,000
Coverage Waiting Period	None for employees enrolling as of the policy effective date 30 days for employees enrolling after the policy effective date (coverage begins on the 1st of the month following the 30-day waiting period)
Employee Qualification Criteria	All amounts are issued on a guaranteed basis - employees are not required to answer health questions or undergo medical underwriting to qualify for coverage*
Benefit Age Reduction	Life insurance benefit will reduce by 35% at age 65, by 50% at age 70, by 72% at age 75 and by 80% at age 80. Each reduction is based on the benefit amount prior to age 65
Continuation of Coverage while on: Leave of Absence, FMLA Leave, Disability Leave	If employee is no longer actively at work due to layoff, illness, sickness or approved leave of absence, life coverage can be continued for up to 3 months. Premium must continue to be paid during continuation of coverage
Coverage Available	Employee Only
Accidental Death and Dismemberment (AD&D) Coverage	Equal to the maximum benefit of your Life Insurance Policy - AD&D coverage provides payment for the loss of life or limbs sustained as a result of accidental bodily injury
Portability/Conversion	Conversion provision included - option to convert policy into another life insurance policy if your employment terminates
Additional Services	Travel Assistance - when you are traveling 100+ miles from home, emergency medical assistance and travel services are available 24 hours a day Employee Assistance Program - confidential work and personal support services available online and via telephone. Face-to-face counseling may be available if qualifying event occurs (e.g., death or disability of insured)

*Employees must be actively at work. The benefits outlined are for illustrative purposes only and should not be considered a proposal for coverage. Limitations and exclusions apply.

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