



## Disability plans your clients can rely on

**Help your clients provide benefits for their employees that will help get them back on their feet with group disability insurance.**

We offer a range of short-term and long-term disability coverage including basic, contributory and voluntary plans, to help protect employees' incomes. Plus, our benefits and expert support services are designed to enable a healthy return to work.



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is on your side

# 10+

## GROUP DISABILITY INSURANCE

Noncontributory (100% employer-paid):  
100% of eligible employees must be enrolled

Contributory: The greater of 10 employees or  
75% of eligible employees must be enrolled

Voluntary (employee-paid): See chart below

SHORT-TERM DISABILITY ▼	BASIC	VOLUNTARY
GROUP SIZE	Available to groups of 10 or more eligible employees	
PARTICIPATION REQUIREMENTS	For contributory, the greater of 10 employees or 75% of eligible employees must be enrolled	The greater of 5 employees or 25% of eligible employees must be enrolled
SALARY-BASED OPTIONS	A percentage of basic weekly earnings, selected by the employer 50%, 60%, 66⅔%	A percentage of basic weekly earnings, selected by the employer 50% or 60%
WEEKLY BENEFIT AMOUNT OPTIONS	Up to \$2,500	Up to \$1,500
GUARANTEED ISSUE LIMIT	All amounts are guaranteed issue (no individual underwriting required except for late entrants)	
ELIMINATION PERIOD OPTIONS	<b>BENEFITS BEGIN:</b> OPTION 1: Day 1 for accident, Day 8 for illness OPTION 2: Day 8 for accident, Day 8 for illness OPTION 3: Day 15 for accident, Day 15 for illness OPTION 4: Day 30 for accident, Day 30 for illness	
BENEFIT DURATION OPTIONS	13, 26 or 52 weeks; other options are available to coordinate with long-term disability	
PRE-EXISTING CONDITION	None (for takeover plans)	3/12 or 12/12
MATERNITY	Covered like any illness	
OPTIONAL BENEFIT AVAILABLE	First Day Hospital	
DEFINITION OF DISABILITY OPTIONS	Own job with residual or own job with total	
DEFINITION OF EARNINGS	OPTION 1: Base earnings, excluding commissions, bonuses, overtime pay and other extra compensation OPTION 2: Base earnings plus commissions, excluding bonuses, overtime pay and other extra compensation OPTION 3: Prior year W-2 earnings	
COVERED DISABILITIES	Nonoccupational disabilities only unless the business owner is not eligible for Workers' Compensation, in which case the business owner is eligible for 24-hour coverage	
ADDITIONAL FEATURES	Employer FICA match service and W-2 preparation	
CONTINUITY OF COVERAGE	Provided for employees covered under a replacement plan	
EMPLOYEE ASSISTANCE COVERAGE	Confidential work and personal support services are available online and via telephone; face-to-face counseling is available to claimants receiving disability benefits	

Standard options are shown. Additional options may be available subject to underwriting approval.



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LONG-TERM DISABILITY ▼	BASIC	VOLUNTARY
<b>GROUP SIZE</b>	Available to groups of 10 or more eligible employees	
<b>PARTICIPATION REQUIREMENTS</b>	For contributory, the greater of 10 employees or 75% of eligible employees must be enrolled	The greater of 10 employees or 25% of eligible employees must be enrolled
<b>SALARY-BASED OPTIONS</b>	50%, 60%, 66⅔%	50% or 60%
<b>MAXIMUM MONTHLY BENEFIT OPTIONS</b>	\$1,000 – \$15,000	
<b>GUARANTEED ISSUE LIMIT</b>	All amounts are guaranteed issue (no individual underwriting required except for late entrants)	
<b>ELIMINATION PERIOD OPTIONS</b>	90, 120, 180 or 360 days	90 or 180 days
<b>MAXIMUM BENEFIT DURATION OPTIONS</b>	SSNRA, To Age 65 Reducing Benefit Duration (RBD), To Age 65/5/70, 2-Year RBD, 3-Year RBD, 5-Year RBD	
<b>DEFINITION OF DISABILITY</b>	2- 3- or 5-year regular occupation, extensive regular occupation, and special regular occupation is available for certain industries	
<b>DEFINITION OF DISABILITY QUALIFICATION</b>	Options are: 1) Earnings AND Occupation Test 2) Earnings OR Occupation Test	
<b>EARNINGS TEST</b>	Options include: 80/60, 80/80, 99/80 and 99/85	
<b>DEFINITION OF EARNINGS</b>	OPTION 1: Base earnings, excluding commissions, bonuses, overtime pay and other extra compensation OPTION 2: Base earnings plus commissions, excluding bonuses, overtime pay and other extra compensation OPTION 3: Prior year W-2 earnings	
<b>PRE-EXISTING CONDITION OPTIONS</b>	Look-back period: 3, 6 or 12 months; treatment-free period: none, 3, 6, or 12 months exclusion period: 12 or 24 months	
<b>MENTAL ILLNESS AND SUBSTANCE ABUSE</b>	Limited to 24 months, with the option to include special conditions; for substance abuse benefits, the employee must be participating in a rehab program	
<b>INTEGRATION OPTIONS</b>	Family or primary	Family
<b>WAIVER OF PREMIUM</b>	Included	
<b>SURVIVOR BENEFIT</b>	3-month gross benefit	
<b>CONTINUITY OF COVERAGE</b>	Provided for employees covered under a prior plan	
<b>ADDITIONAL FEATURES</b>	Employer FICA match service and W-2 preparation	
<b>ADDITIONAL STANDARD BENEFITS</b>	Catastrophic Disability Assistance (for plans with durations of more than 5 years) Early Intervention Services Recurrent Disability	Social Security Assistance Rehabilitation Services Workplace Modification (not available in CA)
<b>OPTIONAL BENEFITS AVAILABLE</b>	Cost of Living Benefit (COLA) Additional Catastrophic Disability Coverage Education Benefit Family Care Benefit	Infectious & Contagious Diseases Benefit Rehabilitation Incentive Benefit Retirement Contribution Benefit Student Loan Repayment Benefit
<b>EMPLOYEE ASSISTANCE PROGRAM</b>	Confidential work and personal support services are available online and via telephone; face-to-face counseling is available to claimants receiving disability benefits	

Standard options are shown. Additional options may be available subject to underwriting approval.



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## Why choose Nationwide?

Our financial strength makes it easy for employers to choose Nationwide for their employee benefits.

**A+**

**AM Best**

Received 10/17/02  
Affirmed 11/16/18

**A1**

**Moody's**

Received 3/10/09  
Affirmed 11/07/17

**A+**

**Standard  
& Poor's**

Received 12/22/08  
Affirmed 5/10/18

To learn more about group disability insurance and other solutions from Nationwide Employee Benefits, call **1-888-674-0385** or visit us at **[nationwide.com/NEB](http://nationwide.com/NEB)**.



Over  
**\$200**  
billion<sup>2</sup>  
in total assets

Products are underwritten by Nationwide Life Insurance Company, Columbus, Ohio, CA COA #7032. This policy provides coverage for disability income only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Products are not available in all states. All coverage is subject to state mandates. The benefits outlined are for illustrative purposes only and should not be considered a proposal for coverage. Limitations and exclusions apply. Additional plan options are available, subject to underwriting approval.

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<sup>1</sup> Based on revenue, Fortune magazine (May 2019).

<sup>2</sup> Nationwide Annual Report (Dec. 31, 2018).