



## Disability plans your clients can rely on.

**Help your clients provide benefits such as group disability insurance that will help their employees get back on their feet.**

Our short-term and long-term disability plans offer small businesses the flexibility to choose from a range of benefit levels to meet the needs of both their business and employees. Plus, our benefits and expert support services are designed to help each individual's recovery during a disability, and enable a healthy return to work.



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is on your side

# 2 to 9

## GROUP DISABILITY INSURANCE

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

Contributory: 2 to 5 lives, lives, all eligible employees must be enrolled / 6 to 9 lives, all but one eligible employee must be enrolled

### SHORT-TERM DISABILITY BENEFITS ▼

SALARY-BASED OPTIONS	50% / 60% / 66⅔%*
MAXIMUM WEEKLY BENEFIT OPTIONS	\$100 - \$1,500*
GUARANTEED ISSUE LIMIT	All amounts are guaranteed issue
ELIMINATION PERIOD OPTIONS	<b>BENEFITS BEGIN:</b> <b>OPTION 1:</b> on the 1st day for Accident and on the 8th day for Illness; or <b>OPTION 2:</b> on the 15th day for Accident and the 15th day for Illness
BENEFIT DURATION OPTIONS	13 or 26 weeks
PRE-EXISTING CONDITION	3/12: No benefits will be paid during the first 12 months for any disability resulting from a pre-existing condition occurring 3 months prior to the employee's effective date
MATERNITY	Included, covered like any illness
DEFINITION OF DISABILITY	Own job with residual
DEFINITION OF EARNINGS	Base earnings plus commissions, excluding bonuses, overtime pay and other extra compensation
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

### ADDITIONAL STANDARD BENEFITS ▼

EMPLOYEE ASSISTANCE PROGRAM	Confidential work and personal support services available online and via telephone; face-to-face counseling may be available if a qualifying disability occurs; condition of employment services are available for employers experiencing job performance issues with associates.
TRAVEL ASSISTANCE	When traveling 100 miles or more from home, emergency medical assistance and travel services are available 24 hours a day
IDENTITY THEFT	24-hour access to a team of identity theft resolution specialists to help affected employees understand what happened and to make the recovery process easier

\* Eligibility for 66⅔% benefit and benefit maximums greater than \$1,000 is based on industry classification.



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## LONG-TERM DISABILITY BENEFITS ▼

<b>SALARY-BASED OPTIONS</b>	50% or 60%
<b>MAXIMUM MONTHLY BENEFIT OPTIONS</b>	\$1,000 - \$6,000
<b>GUARANTEED ISSUE LIMIT</b>	All amounts are guaranteed issue
<b>ELIMINATION PERIOD OPTIONS</b>	90 or 180 days
<b>MAXIMUM BENEFIT DURATION OPTIONS*</b>	Social Security normal retirement age, 5-year required beginning date or 2-year RBD
<b>DEFINITION OF DISABILITY</b>	2-year regular occupation with residual
<b>DEFINITION OF EARNINGS</b>	Base earnings excluding commissions, bonuses, overtime pay and other extra compensation
<b>PRE-EXISTING CONDITION</b>	3/12: No benefits will be paid during the first 12 months for any disability resulting from a pre-existing condition occurring 3 months prior to the employee's effective date
<b>MENTAL ILLNESS AND SUBSTANCE ABUSE</b>	Limited to 24 months
<b>INTEGRATION</b>	Family
<b>WAIVER OF PREMIUM</b>	Included
<b>SURVIVOR BENEFIT</b>	3-month gross benefit
<b>COST OF LIVING FREEZE</b>	Included
<b>CONTINUITY OF COVERAGE</b>	Provided for employees covered under a replacement plan
<b>ADDITIONAL FEATURES</b>	Employer FICA match service and W-2 preparation

## ADDITIONAL BENEFITS ▼

<b>STANDARD</b>	Vocational rehabilitation Social Security assistance Workplace modification Recurrent disability
<b>OPTIONAL</b>	Business overhead
<b>EMPLOYEE ASSISTANCE PROGRAM</b>	Confidential work and personal support services available online and via telephone; face-to-face counseling may be available if a qualifying disability occurs; condition of employment services are available for employees who are unresponsive to normal management interventions
<b>TRAVEL ASSISTANCE</b>	When traveling 100 miles or more from home, emergency medical assistance and travel services are available 24 hours a day

\* Eligibility for benefit duration is based on industry classification.



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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 10/17/2002  
Affirmed 11/16/2018

**A1**

**Moody's**

Received 3/10/2009  
Affirmed 11/7/2017

**A+**

**Standard  
& Poor's**

Received 12/22/2008  
Affirmed 5/15/2019



Over  
**\$ 225**  
billion<sup>2</sup>  
in total assets

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)**.

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

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

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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