Don't let an injury or illness disable your employees’ well-being

Many people aren't prepared for the long-term effect of debilitating injuries and illnesses.

Consider how:

> Someone suffers a disabling injury every 9 seconds²
> Almost 73 percent of disabling injuries occur off-the-job²
> Approximately 90 percent of disabilities are caused by illness rather than accidents
> Roughly 1 in 5 people will be disabled for 5 years or more before retirement³
> Over 60% of all bankruptcies are attributable to disabling injuries or illness⁴
> The average monthly Social Security Disability Insurance benefit is less than $1,100³
> 69 percent of the private sector workforce has no long-term disability insurance⁶

Without regular income, most people aren’t prepared to cover their daily living expenses, let alone ongoing financial obligation, if a disability would prevent them from working. Nationwide Employee BenefitsSM long-term disability (LTD) insurance can help provide peace of mind and long-term well-being for your employees and their families.

Employees will appreciate the financial security and additional assistance provided by our LTD insurance.

Not all disabilities are the same. And neither are all employers. That’s why we offer a choice of group LTD plan options so employers can build the plan that best suits the needs of their firm and their employees, including employer-paid and voluntary.

In addition, our LTD insurance includes features and services that make it easier for employees to return to work, while also improving their overall health and the well-being of their families. Rehabilitation and return-to-work incentives include:

> Workplace modification
> Rehabilitative services
> Social Security coordination assistance
> Travel assistance⁷ - When traveling 100 or more miles from home, employees and dependents can take comfort knowing they have emergency medical assistance and travel services available from a 24-hour multilingual call center.
> Employee Assistance Program (EAP)⁸ - Employees and family members can receive free and confidential access to valuable work/life support services like finding childcare providers, online wills and even face-to-face counseling.

Optional LTD benefits and services may also be added to enhance our base plans:

> Personal care assistance benefit (standard for plans with durations of five years or more)
> Dependent care benefit
> Extended care benefit
> Education benefit
> 401k or pension plan contribution benefit
> Escalation conversion
> Spouse disability
> Catastrophic disability benefit

Employees need more than simple income replacement when not working due to disability. Getting back to work is critical for the employee, their family and the employer. That’s why we give the employer the flexibility to build a plan with benefits and services that work for them and their employees.
Choose the insurance built on proven strength and stability

When employers choose Nationwide Employee Benefits LTD insurance, they can be confident they’re backed by the financial strength and long-term stability of Nationwide®:

> A+ rating from A.M. Best, Moody’s and Standard & Poor’s
> Fortune 200 ranking

Besides our LTD insurance, employers have access to our array of employee benefits solutions including:

> Group short-term disability insurance
> Group dental insurance
> Group term life insurance with AD&D
> Limited medical insurance
> Medical stop-loss insurance
> Accident Ca$hBackSM insurance
> Hospital Ca$hBack insurance
> Business travel accident insurance
> Retirement plans (401K, 403b, 457)
> Non-qualified deferred compensation
> Corporate-owned life insurance (COLI)
> Pet insurance

Ready to learn more?

Phone: 888-674-0385
Website: nationwide.com/NEB

Products are not available in all states. 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.

1 Field Guide to Estate Planning, Business Planning & Employee Benefits, 2009
3 Health Insurance Assoc. of America, 2000 (from 1998 Commissioners Disability Table)
4 Journal of American Medical Association, 2009
5 Social Security Administration, Disabled Worker Beneficiary Statistics, ssa.gov
6 Social Security Administration, Fact Sheet, 2009
7 Travel Assistance is not an insurance product. Insurance products are underwritten by Nationwide Life Insurance Company.
8 The Nationwide EAP is administered by Horizon Behavioral Services, LLC, an independent national employee assistance provider

Underwritten by Nationwide Life Insurance Company.

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