

The information in this document is current as of the time of publication and is subject to change as the situation continues to develop.

Frequently Asked Questions regarding the Coronavirus (COVID-19) and Nationwide Employee Benefits® Plans

Nationwide® is monitoring the coronavirus (COVID-19) and its potential impact on our employer groups and their employees. For the most up to date information on the coronavirus, please consult the World Health Organization (WHO) (<https://www.who.int>) and the Centers for Disease Control and Prevention (CDC) (<https://www.cdc.gov>). We will also continue to monitor regulators for updates that may provide additional options to assist those who have been impacted by recent events related to the coronavirus.

HOW IS NATIONWIDE RESPONDING TO COVID-19?

- At Nationwide, we're prudently preparing for potential impacts by taking steps to ensure we deliver on our mission to protect people, businesses and futures with extraordinary care. We are closely monitoring developments and as questions arise, we seek to provide helpful guidance on how a quarantine, or COVID-19 diagnosis will affect our group policies.
- This includes educating our associates about coronavirus, successfully activating our contingency plans, and communicating with our members and partners.
- Nationwide is in the business of managing risk, and, although these are unprecedented times, we have planned and prepared for this type of scenario. We're technology enabled and people connected.

To help you during this challenging time, some of the common questions about coverage under our group ancillary employee benefits plans are provided here.

IS AN EMPLOYEE WHO IS QUARANTINED BUT NOT SICK OR DIAGNOSED WITH COVID-19 CONSIDERED DISABLED UNDER THE NATIONWIDE GROUP SHORT- OR LONG-TERM DISABILITY POLICY?

Quarantined employees are not considered to be disabled unless there is an accompanying medical condition resulting in restrictions and limitations that would satisfy a policy's definition of disability.

DO NATIONWIDE'S GROUP EMPLOYEE BENEFIT PRODUCTS COVER COVID-19-RELATED ILLNESSES?

Every claim represents a valued employee and will be considered based on the facts of that case. All service agreements and policy provisions will be followed to determine coverage. In the following, we present some general guidelines to answer common questions about how COVID-19 impacts your Nationwide Employee Benefits coverage. Please review your insurance plan documents for your specific coverage.

GROUP LIFE INSURANCE

If the employee is insured under a Nationwide group life insurance policy and passes away from the COVID-19 virus, life insurance benefits may be payable. All other policy requirements and exclusions apply.

GROUP ACCIDENTAL DEATH & DISMEMBERMENT PRODUCTS

Accidental Death & Dismemberment coverage does not apply with a COVID-19 diagnosis.

GROUP SHORT TERM DISABILITY

If an employee is diagnosed with COVID-19, a claim for short-term disability benefits may be payable after the elimination period if the definition of disability has been met under the policy. Employees who are quarantined and not sick, generally would not have a payable claim. This includes employees whose physicians have recommended quarantine limiting the risk of exposure due to other health conditions.

GROUP LONG TERM DISABILITY

If an employee is diagnosed with COVID-19, a long-term disability claim may be payable after the elimination period if the definition of disability has been met under the policy. As with short-term disability, employees who are quarantined but not sick generally would not have a payable claim.

GROUP CA\$HBACK HOSPITAL INDEMNITY

If the employee is insured under a Nationwide Ca\$hBack Hospital Indemnity policy and is diagnosed with COVID-19, benefits may be payable if the employee is confined to a medical facility with room and board charges. All other policy requirements and exclusions apply.

GROUP CA\$HBACK ACCIDENT

The Ca\$hBack Accident plan does not provide coverage for expenses incurred for sickness or illness (including COVID-19).

WHAT IF I CAN'T MAKE MY PREMIUM PAYMENT?

If you are concerned about making your premium payment on your Nationwide Employee Benefit group policies, please contact our customer service center at 877-717-4455 or email us at service@nebsupport.com.

ARE WE EXTENDING CONTINUATION OF BENEFITS IF EMPLOYEE HOURS ARE REDUCED, OR IF EMPLOYEES ARE TEMPORARILY LAID OFF DUE TO BUSINESS SHUT DOWN OR QUARANTINE?

Nationwide Employee Benefits group policies contain specific timeframes for continuation of benefits during a temporary lay-off or leave of absence which may vary by product. Please refer to your policy for these details. It's your decision as the employer whether you want to continue or terminate benefits during a temporary lay-off or leave of absence.

For employees who are unable to work due to business shutdown or quarantine, or whose hours have been reduced below the policy requirements for eligibility, we will treat these employees as if they are on a temporary lay-off or leave of absence.

For policies that have less than a 3 month lay-off or leave of absence provision, we are making an administrative exception to extend the timeframe to allow for continuation of benefits for **up to 3 months for all Nationwide Employee Benefit group products** for lay-off or leave of absence due to COVID-19 **only**.

For employers who decide to continue coverage during a temporary lay-off or leave of absence, premiums must be paid for employees. The employer is responsible for collecting premiums from employees on contributory and voluntary coverages.

If the employer terminates coverage for employees on lay-off or leave of absence, it's the employer's responsibility to provide conversion and continuation rights to these employees. As long as the policy remains active, we will reinstate employee coverage without any eligibility waiting period when the employee returns to work.

HOW ARE GROUP DISABILITY CLAIMS INVOLVING COVID-19 DIAGNOSIS BEING HANDLED?

Every claim represents a valued employee and will be considered based on the facts of that claim. All policy provisions will be followed to determine coverage. An employee must meet the policy's definition of disability which requires a loss of income and the inability to perform the material and substantial duties of their occupation due to a sickness.

In general, Nationwide will handle any claim resulting from a COVID-19 diagnosis with special consideration and will consult with the employee, employer and/or the employee's treating physician if there are open questions or concerns.

In the following, we present some general guidelines to answer common questions about how COVID-19 impacts your Nationwide Employee Benefits disability coverage. Please review your insurance plan documents for your specific coverage.

HOW WILL SALARY DETERMINATION BE MADE ON GROUP DISABILITY CLAIMS FOR EMPLOYEES WHO ARE LAID OFF OR HAVE A REDUCTION IN HOURS DUE TO BUSINESS SLOWDOWN?

For purposes of disability benefits, your Nationwide policy specifies whether the definition of earnings is based on current wages or prior year W-2. For policies with a prior year W-2 definition, we will use the prior year W-2 for determining the disability benefit amount. For policies with a current wage definition, we will utilize the employee's most recent salary or wages prior to the hours reduction or lay-off.

IF AN EMPLOYEE IS DIAGNOSED WITH COVID-19 AND ELIGIBLE FOR A GROUP SHORT-TERM DISABILITY BENEFIT, WILL TIME SPENT IN QUARANTINE COUNT TOWARD SATISFYING THE SICKNESS ELIMINATION PERIOD?

If an employee is quarantined as a safety precaution and then is subsequently diagnosed with COVID-19, the days prior to development of symptoms and inability to work (i.e. quarantine period) would not be covered under a disability claim.

WHAT PHYSICIAN DOCUMENTATION ARE WE ACCEPTING FOR COVID-19 GROUP SHORT-TERM DISABILITY CLAIMS?

Nationwide will follow our standard protocols requiring treating physician verification that an employee is unable to perform the material and substantial duties of their occupation. For this reason, it is very important for employees to have their treating physician complete the Nationwide disability claim form. If this is not possible due to quarantine or physician office closures, employees should provide the name, email address, mailing address and phone number of their treating physician on the Nationwide disability claim form. We will make every effort to obtain physician verification of the employee's disability via phone, fax or email.

IF AN EMPLOYEE RECEIVES OTHER INCOME DURING THEIR DISABILITY, WILL THIS IMPACT THEIR DISABILITY BENEFIT?

If an employee is eligible for a short-term disability benefit under a Nationwide disability policy and receives income from other sources such as paid time off, salary continuation, paid sick time or paid medical leave under a federal, state or local government program, this income will reduce the disability benefit amount payable to the employee. Please refer to your specific policy for more details.

GROUP EMPLOYEE ASSISTANCE PROGRAM (EAP)

For those groups with Life and/or Disability benefits, the EAP is a valuable service to help employees navigate through anxieties and stress surrounding COVID-19. By going to [Nationwide.com/EAP](https://www.nationwide.com/EAP) and entering *Nationwide* as the username and *EAP* as the password, numerous helpful resources are provided:

- Webinars
- Departments of Health by State (for State-specific information)
- Articles, Documents, and PDFs
- CDC and WHO COVID-19 pages

Employees may also call 1-800-435-7638 to connect with help from the EAP services.

WORLDWIDE EMERGENCY TRAVEL ASSISTANCE

For those groups with Life and/or Disability benefits, traveling employees and their family members can access medical and other services 24/7 and can receive custom travel support with one simple call. Travel assistance is standardly included with our Life and Disability coverage. To access services, please call 1-866-436-2161 or email at ops@gga-usa.com.

Nationwide Employee Benefits is committed to protecting people, businesses and futures with extraordinary care. Should you need personalized support, please reach out to us at one of the following options:

- Disability questions: 800-645-3826 or email NWClaims@dispec.com
- All other questions: 877-717-4455 or email service@nebsupport.com