



2022

Leaving

Nationwide

Guide

Resources, steps and information for associates.

Last updated: October 2021

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Accidental Death & Dismemberment Insurance

If you and any of your dependents are enrolled in Accidental Death & Dismemberment Insurance (AD&D) at the time you leave Nationwide, that coverage will end on your last day of employment. You will not owe a contribution for this coverage for the pay period in which your employment ends.

There is no conversion privilege for AD&D; however, if you're interested in having accident coverage, you can contact a Nationwide agent to learn more about coverage options that may be available on an individual basis.

Questions?

For questions regarding AD&D, contact Nationwide Associate Solutions at NWASC@nationwide.com.

Associate Assistance Program

Access to the Associate Assistance Program (AAP) is automatically provided to you and your eligible dependents at no cost following termination of employment for up to 18 months.

The AAP saves you time and reduces stress by providing a variety of services including:

- Expert Assessment and Counseling: Professional counselors provide guidance on various issues over the phone, online or a referral to work with a counselor face-to-face
- Legal Assistance
- Family Mediation Services
- Financial Services: Consultations with certified financial planners on debt management, taxes and investing
- Adult/Elder Support Services: Resources for people caring for adult/elder dependents, including care giving and housing options, transportation and meal services
- Child/Parenting Support Services: Information and resources for families and children up to age 18 including resources for day care, summer camps, adoption, sick-child care and more
- Convenience Services: Services to help you save time by letting a life resource counselor find things you need, such as a plumber, travel arrangements or someone to service your car
- Life Learning: Educational resources for all ages and abilities
- Chronic Condition Support: Information and support services for associates and dependents who have a chronic condition like diabetes, arthritis or asthma

Find interactive learning programs, talk with experts, search for community resources, download health and wellness articles and more. Log on to the Live and Work Well website at

nationwideaap.com.

Questions?

For a professional consultation, call the AAP toll-free at 866-319-4476. For deaf and hard of hearing, TTY support is available by dialing 771 + the AAP phone number or log on to the Live and Work Well website at nationwideaap.com.

COBRA

COBRA stands for Consolidated Omnibus Budget Reconciliation Act, which became law in 1986. COBRA gives you the right to temporarily continue certain benefits that would otherwise end when you leave the company.

For more information about COBRA see these sections:

- Health Care, Dental, Vision and Supplemental Accident Coverage – Active coverage end date/COBRA – page 9
- Family Medical Expense Flexible Spending Account – page 7

Questions?

For questions regarding COBRA coverage, contact HealthEquity|WageWorks at 877-722-2667.

Company car

If you're assigned a company car, your manager should complete a Driver Change Form and fax it to Fleet Administration at 888-807-4243. Forms are available on InSide in the [Fleet Administration and Safety Manual](#). Together with your manager, determine the disposition of the vehicle. On the "TO" side of the Driver Change Form, provide a contact name, a phone number and an address for the vehicle's location.

Dependent on vehicle age/mileage, and at Fleet Administration and management discretion, you may have the opportunity to purchase the company car. Your manager should contact Fleet Administration with the current car odometer reading and request the purchase price. If you have been approved to purchase the car, all necessary paperwork and funds must be received by the leasing company prior to your termination. If you do not purchase the car, you should leave the company fuel card in the glove box of the car and turn the car and both keys over to your manager on your last day of employment. Please remind your manager to contact Fleet Administration to discuss the disposition of the vehicle.

Questions?

For questions regarding a company car, contact Wheels at the dedicated Nationwide phone number, 1-866-362-7109 or email driverassist@wheels.com.

Company equipment

Prior to your last day of employment, you should turn in all the company property and equipment that has been assigned to you to your manager. This could include:

- Corporate bank card, credit card and/or fuel card
- Associate identification badge

- Cell phones and/or electronic devices such as computer, laptop, printer, iPad or any other company office equipment in your home
- Office and/or desk keys

Questions?

For questions regarding company property or equipment in your possession contact your manager.

Deferred compensation

No claim form or election is needed for deferred compensation plans. Payouts from the deferred compensation plans are controlled by the distribution elections you made when you chose to participate each year. Following termination of employment, you will continue to have access to your account(s) through the Newport site. You will be able to manage your account(s) and retrieve accounts statements online.

Your investment elections and beneficiary elections in effect at the time of termination will remain until/unless you change them. It is important to keep the Newport Group informed of your current email address. It is also important to keep Nationwide Associate Solutions informed of your current direct deposit election.

Questions?

For questions regarding deferred compensation contact the Newport Group at 800-230-3950 or log in to their website newportgroup.com.

Dependent Day Care Flexible Spending Account

If you participate in the Nationwide-offered Dependent Day Care Flexible Spending Account (DCFSA), a normal pay period contribution will be deducted for the pay period in which you leave Nationwide. You will not be billed for any difference between your annual contribution election and actual year-to-date contributions.

- Claims for eligible expenses incurred through March 15 of the year following the calendar year your employment ended can be reimbursed up to the remaining balance in your Dependent Day Care FSA.
- You have until March 31 of the year following your termination to submit claims for eligible expenses.
- Money not claimed by the March 31 deadline will be forfeited. The same payment methods available to active associates are available to terminated associates. For a Dependent Day Care FSA, these include automatic payments to providers and the submission of claim forms. Unless you request a change, reimbursement of claims will be on the same basis as prior to your termination.

Questions?

For questions regarding a Dependent Day Care FSA, contact HealthEquity at 877-924-3967.

Nationwide Educational Assistance Program

The rules related to the Educational Assistance Program vary depending upon the circumstances of your departure.

Voluntary termination of employment

If you leave Nationwide voluntarily, you are required to repay the company for any Educational Assistance benefits you were paid within the 12-month period before termination (based on the date you received reimbursement). This provision does not apply if you retire.

In addition, you will not be reimbursed for a course you do not complete prior to termination. You will be billed for any amount owed to the company following your date of termination. Repayment is due within 30 days of the billing date. Please note that the bill may come from Nationwide or a third-party administrator.

Involuntary termination of employment

The requirement to repay any Educational Assistance Program benefit is waived if you're involuntarily terminated. "Involuntarily terminated" means that your departure is company-initiated due to poor job performance, job elimination or leaving the company due to death or disability.

The following provisions apply to involuntary terminations resulting from job eliminations:

- If you register for a qualified course before receiving an official 60-day job elimination notice, repayment is waived (even if the course is completed after your last day of employment).
- If you register for a qualified course after receiving an official 60-day job elimination notice, repayment is required unless you remain employed at the completion of the course.
- If you have eligible expenses to submit following termination, please contact Edcor at 877-784-4107.

Rehire Provision – If you are rehired within 90 days of when your employment ends, the requirement to repay prior benefits received will be waived.

Questions?

For questions regarding the Educational Assistance Program, please contact Edcor at 877-784-4107 between the hours of 8 a.m. to 8 p.m. ET, Monday through Friday.

Employment verification and reference policy

Nationwide utilizes "The Work Number" for employment and salary verification. If others need to verify your employment only, you will need to refer them to "The Work Number" at theworknumber.com or 800-367-5690. You will need to provide the verifier with the Nationwide Company Code: 10329.

If others need to verify both your employment and salary information, you should first go to theworknumber.com or call 800-996-7566 to obtain a salary key.

To login and obtain a salary key, go to theworknumber.com and follow these steps:

- Choose the Login button
- Select “Verify My Data”
- Enter company code “10329” and “search”
- Select Nationwide
- First Time User ID is SSN (you will be prompted to change)
- First Time User PIN is two digits month and day of your birth and last four digits of your SSN (you will be prompted to change)
- Returning User enter your current login information
- Once logged in you will see an option for “New Salary Key”

You should provide the salary key and the Nationwide company code to whoever needs to verify your employment and salary. The verifier should then contact “The Work Number” by visiting theworknumber.com or calling 800-367-5690.

Nationwide maintains a neutral reference policy. Only the following information is released regarding your past employment:

- Job title
- Hire date and/or rehire date
- Most recent termination date (if applicable)

Information regarding work performance, disciplinary actions, reason for termination or rehire status will not be released. In addition, managers aren’t authorized to write letters of recommendation. The Office of Associate Relations or the Office of General Counsel must approve any exceptions.

Prior to your employment end date, you can generate an employment verification letter, with or without salary information, on Workday. On the Workday home page, type “Request Reference Letter” in the search bar. Once on the page, follow the directions for processing.

Questions?

If you have questions or need additional instructions on how to use “The Work Number,” please contact “The Work Number” customer service at 800-996-7566. For TDD/TTY access dial 800-424-0253. Associates and verifiers can also visit theworknumber.com to obtain a salary key.

Family Medical Expense Flexible Spending Account

If you participate in the Nationwide-offered Family Medical Expense Flexible Spending Account (FSA), a normal pay period contribution will be deducted for the pay period in which you leave Nationwide. You will not be billed for any difference between your annual contribution election amount and your actual year-to-date contributions. Your FSA terminates the day your employment ends; however, you are eligible to request reimbursement for claims incurred prior to termination.

You can elect to continue your FSA under COBRA for the remainder of the calendar year in which you are terminated so that you have access to your FSA for expenses incurred after termination, provided you have a positive account balance upon termination. You’ll receive a COBRA Election Form from HealthEquity shortly after you leave Nationwide. Your COBRA FSA contributions are made on an after-tax basis and there is a 2% administrative fee.

- You can elect COBRA to continue access to your FSA for expenses incurred after your

termination. If you do not elect FSA COBRA, eligible expenses are only those incurred prior to your termination date.

- If you do elect COBRA, you will have until Dec. 31 of the calendar year in which you were terminated to incur claims, and you will have until March 31 of the year following your termination to submit claims for reimbursement. Money in your account not claimed by the March 31 deadline will be forfeited.
- If you don't elect COBRA, you have until March 31 of the following year to submit claims incurred while you were employed.

The health care debit card issued by HealthEquity and/or WageWorks cannot be used following termination. All claims must be submitted to HealthEquity via the website, mobile app, or submitting a claim form available at healthequity.com/nationwide.

Questions?

For questions regarding your FSA, contact HealthEquity at 877-924-3967. For questions about COBRA coverage, contact HealthEquity|WageWorks at 877-722-2667.

Group Life Insurance

If you and any of your dependents are enrolled for Group Life Insurance, that coverage will end on your last day of employment. You will not owe a contribution for this coverage for your last pay period. You can convert all or part of your Associate Group Life Insurance and Company Paid Group Life Insurance to an individual life policy. If you qualify for and elect retiree life insurance, only the difference between the life insurance you had as an active associate and the life insurance you elect as a retiree may be converted to an individual policy.

Group Life Coverage on a spouse and child(ren) may also be converted to an individual life policy. There is no "proof of insurability" requirement to convert existing associate and/or spouse/child(ren) coverage. In other words, medical underwriting approval is not required to convert group coverage to an individual policy.

Conversion must be completed within 31 days of termination; you must submit a written application for the conversion and make the first premium payment within this 31-day period. You'll receive a Life Insurance Conversion Notification in the mail shortly after your termination date – it includes your group policy number, conversion eligibility date and amount of coverage you can convert. To pursue this conversion, contact Nationwide Sales Solutions at 866-356-2004, option 2 and provide the information in your Conversion Notification.

You may also want to consider the purchase of other individual Nationwide life insurance products. You can explore the different types of life insurance options and coverage that might be right for you on nationwide.com.

Questions?

For questions regarding current associate and/or spouse/child(ren) coverage amounts, or the amount of associate coverage you may be eligible to continue as a retiree, contact Nationwide Associate Solutions by emailing NWASC@nationwide.com.

Health care, dental, vision and supplemental accident coverage – active coverage end date/COBRA

Active coverage termination date

Your health care, dental, vision and supplemental accident coverages generally end on the last day of your employment. You will not owe a contribution for health care, dental, vision and/or supplemental accident coverage(s) for your last pay period.

Note: If you are age 55 (or age 52 in the case of job elimination) with 10 years of Eligibility Service and enroll in Nationwide retiree health care coverage the first day of the month following your employment termination date, your active health care coverage will end at the end of the month that you leave Nationwide).

Important: This extension:

- Applies only to health care coverage – all other active benefit coverage for you and your dependents ends on your employment termination date.
- Is a manual process that must be handled by Nationwide. If you or your dependent(s) have medical or prescription drug claims between your employment termination date and the end of the month, you'll need to contact Nationwide Associate Solutions so they can extend the coverage.

COBRA

COBRA (Consolidated Omnibus Budget Reconciliation Act). COBRA gives you the right to temporarily continue certain benefits that would otherwise end when you leave the company.

COBRA notice

Every Friday, Nationwide sends termination events to HealthEquity|WageWorks, the COBRA Administrator. When HealthEquity|WageWorks receives your termination, your COBRA Qualified Event will be processed within 24 to 48 hours. A COBRA Notice along with a COBRA Election Form will be mailed to each individual losing health care, dental, vision and/or supplemental accident coverage(s) as a result of your departure. Be sure that your address (and that of any dependents) is correct on Workday since COBRA notices are mailed to the last address we have on record. **Watch for the notice in the mail.**

COBRA enrollment

COBRA enrollment is not automatic – you must actively select it by completing and returning the COBRA Election Form by the deadline given in the notice.

Note: Once the administrator has processed your COBRA Qualified Event, you can submit your enrollment online prior to receiving the mailed notice at <http://mybenefits.wageworks.com>. With your first visit to the site, you will need to create an account. You will know if your record has been received/processed if you see a link to enroll on the site.

To be eligible for COBRA enrollment, you and any dependents must be enrolled in active coverage on the date your employment ends. Each individual who is losing coverage may elect single COBRA coverage and not include other family members. You may also choose to cover your entire family as a group. It's not necessary to elect all available categories of COBRA coverage to continue a specific coverage. For example, you may want to continue dental coverage only.

HealthEquity|WageWorks must receive the completed COBRA Election Form or online elections within 60 days of either the date your coverage ended or the date the COBRA Notice/Election Form was mailed to you, whichever is later. If your COBRA elections are received by the deadline, COBRA coverage will be effective retroactive to the date your active coverage terminated. Your first COBRA premium payment must be received within 45 days of electing coverage and subsequent payments are due on the first of each month. Failure to pay the first COBRA premium will result in your COBRA being cancelled back to the date it became effective. If subsequent payments are not made by the monthly deadline, coverage will be cancelled back to the date that last premium was paid in full.

Due to the pandemic, the deadlines for electing and paying for COBRA coverage indicated above may be extended – contact HealthEquity/WageWorks at 877-722-2667 for more information.

COBRA coverage period

COBRA coverage may be continued up to 18 months for an associate and dependents whose active coverages end due to the associate's employment ending.

Under certain circumstances, if you become disabled or incur a subsequent qualifying event, an individual enrolled for COBRA coverage may qualify for an extension to their initial COBRA coverage period.

Coverage under COBRA may terminate prior to 18 months if:

- The required payment is not paid when due.
- A covered individual becomes covered under another group health plan that does not contain any exclusion or limitation for any pre-existing conditions.
- A covered individual becomes entitled to Medicare benefits after electing COBRA.
- All of the company's health plans are terminated.
- COBRA coverage is extended beyond the initial COBRA period due to disability and it is then determined that the individual is no longer disabled.

COBRA rates

Under COBRA, you pay the full cost of coverage under COBRA plus a 2% administrative fee. The cost for options available to you will be provided as part of your election form. They are also shown below.

Plan	Associate	Associate/Spouse	Associate/Child(ren)	Family
Health Savings Choice 2	\$474.30	\$1041.42	\$853.74	\$1706.46
Health Savings Choice 1	\$538.56	\$1185.24	\$966.96	\$1939.02
Aetna or Cigna 1 Dental	\$34.25	\$67.96	\$76.25	\$111.06
Aetna or Cigna 2 Dental	\$32.05	\$62.99	\$70.17	\$103.87
Cigna DMO Dental	\$22.76	\$45.50	\$51.05	\$74.48
Aetna DMO Dental	\$22.47	\$44.95	\$50.56	\$73.06
Supplemental Accident 1	\$3.76	\$6.63	\$16.35	\$22.10

Supplemental Accident 2	\$5.75	\$9.95	\$24.97	\$33.81
EyeMed Vision	\$8.38	\$15.93	\$16.77	\$24.65

For COBRA rates for Kaiser and Aetna/Banner, contact Nationwide Associate Solutions at NWASC@nationwide.com.

Please note: If you (or your spouse) are eligible for Medicare when your employment ends and you (or your spouse) delayed enrollment in Medicare Part B due to your continued employment, you are eligible for a special enrollment period with Medicare due to employment ending. Be sure to apply timely with Medicare for enrollment in your Medicare Part B benefits. While you are permitted to elect COBRA coverage in this situation, Medicare is always primary, and coverage must be in effect for claims to be paid.

Questions?

- COBRA Enrollment and Premium Payments – HealthEquity|WageWorks at 877-722-2667
- Claims incurred after your employment termination date and on or after your COBRA enrollment effective date – contact the applicable Claims Administrator, which is generally the same administrator you had for your active coverage:
 - Health Care claims - the telephone number of the coverage option listed on your health care ID card
 - Dental Claims:
 - Aetna Dental: 877-238-6200
 - Cigna Dental: 800-244-6224
 - Vision Claims - EyeMed: 866-800-5454
 - Supplemental Accident Claims – Gilsbar: 877-717-4455
- General information about COBRA: Email Nationwide Associate Solutions at NWASC@nationwide.com.

Health Savings Account

The funds in your Health Savings Account (HSA) at the time of your termination belong entirely to you. Shortly after your termination, you will receive information about the options available to you. You may:

- Maintain all or part of your HSA balance with HealthEquity and continue to make contributions directly to the custodian. HSA money left with HealthEquity is still invested and you can transfer money from the HSA to available investment options. You will be charged a monthly maintenance fee to continue your account. It would be best to speak to a tax professional about possible tax implications upon terminating and continuing your HSA.
- Rollover your Nationwide-offered HSA to another HSA. For additional information that may be useful to you, review IRS Publication 969 available at [irs.gov](https://www.irs.gov). This publication contains information related to HSAs in general, including information regarding rollovers.

A contribution to the HSA will not be taken from your last paycheck, provided your termination date is entered into Workday in a timely manner. Contributions made after termination do not qualify for the company-matching contributions.

Questions?

For questions regarding an HSA, contact HealthEquity at 844-341-6998 or log in to your account at healthequity.com/nationwide.

Incentive plans

If you participate in the Associate Incentive Plan (AIP), Performance Incentive Plan (PIP), Office of Investments Incentive Plan (OIP), Long-term Performance Plan or the Nationwide Realty Investments Executive Long-term Incentive Compensation Plan and terminate employment, you're eligible to receive an incentive payment for the time you were employed for the year in which your termination occurs if you terminate for one of the following reasons:

- Death
- Disability
- Job elimination
- Retirement, which means: Termination of employment after 1) reaching Normal Retirement Age; 2) reaching age 55 and completing 120 months of vesting service or; 3) reaching age 62 and completing 60 months of vesting service, regardless of if an individual commences pension benefits. Normal Retirement Age and months of vesting service are as defined in the Nationwide Retirement Plan.

The terms of the applicable incentive plan documents govern eligibility for a payment from the plan(s).

If you earn a payment as the result of participation in the incentive plans, you'll receive a prorated payment based on the number of days worked in the year you terminate. In general, payments are made in March of the year following termination. You can expect the payment via direct deposit or standard mail.*

Note: If your employment ends for any other reason than stated above, you're not eligible for an AIP, PIP, OIP or Long-term incentive payment.

*Remember, it is important to always keep your direct deposit information and current address updated with Nationwide.

Questions?

For questions regarding incentive plans or payments, contact your Human Resources Business Partner.

My Health program

All My Health program activity ceases when you leave Nationwide. Eligibility for the My Health Reward Dollars deposit in your HealthEquity (FSA) or HealthEquity (HSA) account is defined as being an active Nationwide associate on the day of the deposit.

For questions regarding the My Health program, contact Nationwide Associate Solutions at NWASC@nationwide.com or the My Health NurseLine at 888-688-4030.

Nationwide Retirement Plan (Pension)

The Nationwide Retirement Plan (NRP) is a noncontributory qualified defined benefit plan that may

provide pension benefits in the form of monthly payments and/or a cash payment after employment ends. Participation in the NRP was automatic once you completed the eligibility requirements. If you have been credited with 36 or more months of vesting service when your employment ends, you are vested. Otherwise, you are not vested.

- If you are a non-vested participant, or if you were not a participant in the NRP, then you will not receive any benefit from the NRP.
- If you are a vested participant, you qualify to receive a benefit from the NRP.

Vested participants age 55 or older (age 52 if termination is the result of job elimination), may commence pension benefits the first day of any month following termination and can choose from all monthly annuity options available under the NRP. If your date of hire was prior to Jan. 1, 2014, you can also elect to receive a portion of your pension benefit as a lump sum payment at the same time.

Vested participants under the age of 55 (age 52 if termination is the result of job elimination), may commence pension benefits the first day of any month following termination, but can choose from a limited number of monthly annuity options available under the NRP prior to reaching age 55. If your date of hire was prior to Jan. 1, 2014, you can also elect to receive, at any point following your termination, a portion of your pension benefit as a lump sum payment. If there is any residual benefit that remains after you take your partial lump sum payment, you may elect to receive it in the form of a monthly annuity commencing at the same time as your partial lump sum payment (or as soon as possible thereafter). If you do not elect to receive any residual benefit at the same time as your partial lump sum payment, you will not be able to commence the monthly annuity until on or after the date you attain age 55.

Annuity payments that commence prior to reaching age 65 will be reduced in consideration of the longer payout period.

If the value of your benefit is \$50,000 or less at any time after your employment **ends and you have not already received a portion of your benefit as a lump sum payment**, you may elect to receive your total benefit as a lump sum payment.

If you want to receive some or all of your pension benefit when your employment ends, you should contact the Nationwide Retirement Center at 800-238-4015.

Any time you elect to receive a lump sum payment, either partial or total, you have the option of taking it in the form of either a lump sum distribution or a rollover to an IRA (or other tax-qualified plan). If you elect to take the payment in the form of a lump sum distribution, a mandatory federal tax of 20% as well as applicable state and local taxes will be withheld from the payment. In addition, if you are under age 59.5, you may be required to pay a 10% IRS penalty for early withdrawal when you file your federal income tax return. If you take payment in the form of a rollover to an IRA, or another tax-qualified plan, you can defer taxes and avoid the IRS penalty if you are under age 59.5.

Tax considerations

Because distributions are taxable events you should consult a tax advisor and/or financial advisor before electing a distribution. Partial distributions of taxable funds may affect the tax treatment of future withdrawals.

Questions?

Questions related to the Nationwide Retirement Plan should be directed to the Nationwide Retirement Center at 800-238-4015 or you can go online at netbenefits.com/nationwide.

Nationwide Savings Plan (401(k))

If you are contributing to the Nationwide Savings Plan (NSP), a regular pay period contribution will be deducted for the pay period in which your employment ends. Any scheduled loan payments will also be deducted. Your vested account balance determines the specific options available to you following termination of employment. 'Vested' refers to the portion of your account balance that belongs to you and which is non-forfeitable.

You're always 100% vested in the contributions you make to the NSP, including any rollover contributions and any earnings on those. You are 20% vested in the company-matching contributions and any earnings on those contributions after 12 months of service. As your service continues, the percentage of vested company contributions and any earnings on those contributions continues to increase 20% for each additional 12 months of service.

Associates are 100% vested upon completion of 60 months of service. The vesting percentage at the time of your termination determines the percentage of company-matching contributions and earnings on those contributions that belong to you. Your vesting percentage does not change after you terminate employment.

If your vested NSP account balance is \$1,000 or less, your NSP account balance will be distributed to you as soon as administratively possible following your termination in the form of a lump sum distribution that is subject to a federal tax of 20% as well as any applicable state and local taxes. If you are younger than age 59.5, you may be required to pay a 10% IRS penalty for early withdrawal when you file your federal income tax return. The rollover of eligible funds to an IRA, or other tax-qualified plan is permitted.

If your vested account balance is more than \$1,000, you may select from the following options:

- 1. Maintain your account balance in the NSP to:**
 - Defer taxes on your account balance.
 - Continue existing loans by making monthly payments.
 - Apply for new loans.
 - Rollover eligible funds from an IRA, or other tax-qualified plan, into the NSP.
- 2. Lump Sum Distribution** — You can elect either a full or partial distribution at any time following termination of employment. Keep in mind, any distribution is subject to a federal tax of 20% as well as any applicable state and local taxes. If you are younger than age 59.5, you may be required to pay a 10% IRS penalty for early withdrawal when you file your federal income tax return. If you have a designated Roth 401(k) account and receive it as a lump sum distribution, you may be subject to additional penalties for early withdrawal.
- 3. Direct rollover to an IRA or another tax-qualified plan** — You can elect to rollover your total vested account balance or you may request a partial rollover. If you choose a partial rollover, you can elect to either receive the remainder as a lump sum distribution or, if the remaining account balance is more than \$1,000, leave it in the NSP. By electing a direct rollover to an IRA, or another tax-qualified plan, you can defer taxes on the amount of the rollover. If you have a designated Roth 401(k) account, you may rollover the designated Roth 401(k) account into a Roth IRA.
- 4. Receive automatic withdrawal installments payments** — Automatic withdrawals let you establish an income stream by periodically withdrawing funds from your NSP account. There

are four different withdrawal methods, and three payment frequencies (monthly, quarterly, or annually), so you can choose the option and frequency that best suits your needs:

- **Fixed Amount:** You select a fixed dollar amount to withdraw and the desired payment frequency (Example: \$1,000/month, \$3,000/quarter, \$12,000/year);
- **Fixed Timeframe:** You select the specific number of payments to receive and the desired payment frequency. (Example: 360 payments, monthly);
- **Fixed Percent:** You select an annualized fixed percentage (1-100%) of your account balance to be paid and the desired payment frequency, resulting in decreasing payments over time; and
- **Life Expectancy:** This option provides for variable payments that increase over time based on your age, using IRS life expectancy tables, and the desired frequency of payments.

Funds you receive on an installment basis may be subject to the same tax withholding and IRS penalty requirements outlined above under Lump Sum Distribution. You can elect to begin receiving installments at any time following termination.

NSP loans — Upon your termination of employment, you have several options regarding any outstanding NSP loan(s). You can either: (a) make monthly payments via Automated Clearing House from your personal checking or savings account; (b) repay the outstanding loan in a single payment; or (c) elect to receive the remainder of your account as a deemed distribution.

If you elect a lump sum distribution and/or a direct rollover and do not maintain a vested account balance of more than \$1,000 in the NSP, your vested account balance will be distributed (see above) and any outstanding loan balance you may have at that time will be deemed to be a lump sum distribution for tax purposes.

If you don't intend to maintain an account in the NSP but want to avoid having the loan balance treated as a distribution for tax purposes, you would have to pay off the loan before your NSP account is distributed.

Tax considerations

Because distributions (including deemed distributions resulting from failure to pay back NSP loans) are taxable events, you should consult a tax advisor and/or financial advisor before electing a distribution. Partial distributions of taxable funds may affect the tax treatment of future withdrawals.

Questions?

For questions regarding the NSP, contact the Nationwide Retirement Center at 800-238-4015 or visit the website at netbenefits.com/nationwide.

Nationwide Service Awards

The Nationwide Service Award Program recognizes associate service milestones at different points in their career (Recognition Service). If you earned points for a milestone greater than 120 months of service, these points expire upon termination. Please remember to use your points prior to your employment ending by visiting the [Service Awards website](#)*.

For questions about the Service Award Program, please email Associate Programs at assocprg@nationwide.com. For questions about your service recognition months, please contact Nationwide Associate Solutions at NWASC@nationwide.com.

*Must be within Nationwide's firewall to access.

Parking (Downtown Columbus, Ohio)

To cancel your parking in downtown Columbus, please follow the instructions below.

For LAZ operated locations including Vine Street Garage: Email arenadistrictparking@lazparking.com or call 614-610-4080. Be sure and return your entry device to the LAZ regional office: **250 West Street, Suite 450, Columbus, OH 43215** (Monday – Friday, 8 a.m. to 5 p.m.). Deductions are discontinued upon receipt of the pass.

If you do not park in one of the options listed above, please contact your parking company directly to understand their cancellation policy.

Questions?

Contact LAZ Parking at arenadistrictparking@lazparking.com or 614-610-4080.

Re-credit of service/restoration of benefit eligibility

If you are rehired as an associate, the following generally applies to re-crediting service; different rules apply to different types of service.

Recognition service is used to determine Nationwide service awards.

Benefits service is used to determine Your Time accruals and the level of Short-Term Disability benefits.

Retiree health care/life eligibility service is used to determine if an associate is eligible for retiree health care and retiree life benefits and a Retiree Healthcare Credit distribution when employment ends.

The following re-crediting rules apply for recognition service, benefits service and retiree health care/life eligibility service:

- If you're rehired by Nationwide before 60 full consecutive calendar months have passed after the month in which your employment ended, your prior service credit will be restored on the first day of the 12th calendar month following the month of rehire.
- If you're rehired by Nationwide 60 or more full consecutive calendar months after the month in which your employment ended, your prior service credit will not be restored.

Generally, following any break in service (even for one day), any eligibility you may have had for service-based retiree health care cost-sharing, retiree life insurance or for the final average pay formula under the Nationwide Retirement Plan is lost. However, special rules apply in cases where your termination was due to job elimination where a severance payment was made and your rehire occurs within 90 days of termination. (In this limited case, the period of absence will be treated as a leave of absence for purposes of certain benefit plans, including the Nationwide Retirement Plan, retiree health care and retiree life insurance.)

If vested in the Nationwide Retirement Plan (pension) or the Nationwide Savings Plan (401(k)) at termination, prior vesting service under those plans is restored immediately upon rehire.

Rehired retired associates retain the same eligibility and cost-sharing for retiree medical that they had at their previous severance date.

Questions?

For questions regarding re-credit of service, contact Nationwide Associate Solutions at NWASC@nationwide.com.

Retiree Group Life Insurance

Associates who terminate employment at age 55 or older (age 52 or older if termination is the result of a job elimination) and who have a minimum of 180 months of retiree life eligibility service may qualify for Retiree Group Life Insurance based on the following criteria.

- Associates who have continuously maintained Associate Group Life Insurance coverage since Dec. 31, 1994, may elect to continue a portion of that coverage as Retiree Group Life Insurance. The formula used to determine how much Associate Group Life Insurance may be continued as Retiree Group Life Insurance is based on the lesser of:
 - Your coverage amount as of Dec. 31, 1994, or the smallest amount of coverage through June 30, 2018; and
 - The amount of your life insurance in effect on Dec. 31, 2019

Based on that amount, an associate may continue 25% of the first \$40,000 of coverage (\$10,000) and 15% of any coverage over \$40,000 (subject to a combined minimum of \$5,000 and combined maximum of \$64,000). *If you are eligible, you can view your Grandfathered Life Insurance coverage amount in Workday – from your Profile, select Actions, Benefits, View Benefits Annual Rate.

- Provident acquisition associates may continue coverage as Retiree Group Life Insurance at the lesser of either \$25,000 or the lowest amount of Associate Group Life Insurance continuously in effect since Jan. 1, 2003. An eligible associate must elect this benefit and pay the required contribution in order to have Retiree Group Life Insurance. Contribution rates for Retiree Group Life Insurance are based on age and coverage amount as outlined below.

CONTRIBUTION RATES PER \$1,000 OF COVERAGE		
Age	Rates for coverage of \$10,000 or less	Rates for coverage in excess of \$10,000
55-59	\$0.70	\$0.70
60-64	\$0.81	\$1.05
65-69	\$0.81	\$2.04
70+	\$0.81	\$3.30

- Harleysville acquisition associates who were employed by Worcester Insurance Company prior to May 1, 1988, who retire at age 55 or later with at least 10 years of service may currently continue up to \$25,000 of company-paid Retiree Group Life Insurance.

Questions?

For questions regarding Retiree Group Life Insurance, contact Nationwide Associate Solutions at NWASC@nationwide.com.

Retiree health care coverage

There are several categories of eligibility for retiree health care coverage. Therefore, if you believe you meet these criteria and are considering retiring, you should review the retiree health care SPD for a complete description of the eligibility requirements. If you are eligible for coverage, to request a retirement packet, contact the Nationwide Benefits Center at UBS by calling 877-604-2049.

Generally, eligibility for retiree health care coverage is:

- Associates age 55 or older on the date of termination (age 52 or older if termination is the result of a job elimination), who have a minimum of 120 months of retiree health care eligibility service, qualify for access to retiree health care coverage.
- Associates age 55 or older on the date of termination (age 52 or older if termination is the result of a job elimination) qualify for retiree health care coverage with company cost-sharing based on the Nationwide cost-sharing schedule and their cost-sharing service as of Dec. 31, 2009, if they:
 - Have been continuously employed since their official hire date, only if that hire date was prior to June 1, 2000, and
 - Have a minimum of 180 months of retiree health care eligibility service

Harleysville acquisition associates

- Harleysville acquisition associates and their eligible dependents not yet eligible for Medicare qualify for access to group retiree health care coverage if age 55 or older on the date of termination (age 52 or older if termination is the result of a job elimination) and if they have a minimum of 120 months of retiree health care eligibility service.
- Harleysville acquisition associates and their eligible spouses who are eligible for Medicare will be assisted in the enrollment process for health coverage through the individual commercial Medicare plan market by One Exchange.
- Company financial support may be available at age 65 if you were hired at Harleysville prior to Jan. 1, 1993, and have at least 20 years of service as of Dec. 31, 2012. The company financial support will be credited to a Health Reimbursement Account beginning the later of the month in which your employment ends or the month you are eligible for Medicare.

Electing retiree health care for you and your dependents

Associates who qualify for retiree health care coverage may cover a spouse/domestic partner and any dependent children/children of their domestic partner they had as of their date of termination (a baby born to the retiree within 10 months of termination also qualifies for coverage). If you elect to defer receipt of your benefit from the Nationwide Retirement Plan, you may not elect retiree health care coverage if you are gainfully employed with access to coverage through your employer.

If you qualify for retiree health care coverage, you may elect to commence coverage the first day of the month immediately following termination of employment. If you do so, any Nationwide-offered health

care coverage in effect for you and any eligible dependents at the point of termination will continue through the end of the month.

Important: This extension:

- Applies only to health care coverage – all other active benefit coverage for you and your dependents ends on your employment termination date.
- Is a manual process that must be handled by Nationwide. If you or your dependent(s) have medical or prescription drug claims between your employment termination date and the end of the month, you'll need to contact Nationwide Associate Solutions so that they can extend the coverage. Upon completion of retiree medical enrollment with UBS, email Nationwide Associate Solutions at NWASC@nationwide.com to advise that your retiree medical enrollment is complete. Please provide your UBS confirmation number. If you don't have a UBS confirmation number you will need to contact UBS to obtain one. Your enrollment isn't complete without the confirmation number. Associate Solutions will then take action to extend coverage through the end of the month.

If you qualify for, but don't commence retiree health care coverage effective the month immediately following termination of employment, any Nationwide-offered health care coverage in effect for you and any dependents will end on your last day of employment. To elect retiree health care coverage later, evidence of continuous health care coverage for the two-year period prior to the date that you are seeking coverage for will be required. This same requirement applies to eligible dependents.

If you waive coverage and you or any eligible dependent are, or later become, eligible for Medicare, you will not be eligible to enroll in the Plan during any subsequent open enrollment period. However, you will be permitted to enroll you and your Eligible Dependents if you experience a Qualified Change in Status. You may enroll for coverage within 60 days of any Qualified Change in Status. To enroll in coverage, you must provide Evidence of Continuous Coverage for at least a two-year period prior to the date the newly elected coverage is effective for all individuals being enrolled and meet any additional criteria described in the Plan.

Acceptable forms of coverage include coverage through a current employer's (including military) health care plan; a former employer's (including military) retiree health care plan; a spouse's/domestic partner's employer's (including military) health care plan; a spouse's/domestic partner's former employer's (including military) retiree health care plan; COBRA continuation health care plan; and for Medicare-eligible individuals, a group Medicare Advantage health care plan and for non-Medicare-eligible individuals, federal or state Health Insurance Marketplace Silver, Gold or Platinum qualified health care plan (excludes the lowest level Bronze coverage).

Note: Enrollment in original Medicare Part A and Part B with or without an individual Medicare Supplement plan does not qualify as evidence of continuous health care coverage.

Remember: examine all of your post-employment health care options. If your cost for Nationwide retiree medical coverage is higher than the cost of COBRA medical coverage and you aren't eligible for Medicare, you can first elect COBRA medical coverage for up to 18 months and then elect retiree medical coverage when the COBRA coverage ends. For more information about COBRA, see the Health Care, Dental, Vision and Supplemental Accident Coverage – Active coverage end date/COBRA section on page 9.

Questions?

For questions regarding retiree health care coverage, contact Nationwide Associate Solutions at NWASC@nationwide.com.

Retiree health care credit

For eligible associates who save for retirement, Nationwide provides a retiree health care credit that accrues during your active employment and, if certain eligibility requirements are met, can be used during retirement to pay for eligible health care expenses.

The credit is based on your unmatched contributions in the Health Savings Account (HSA) and your after-tax contributions to the Nationwide Savings Plan (NSP). You must be actively employed, or retired, as of Dec. 31 to receive the company credit for that calendar year. If you are receiving Long-Term Disability income benefits, you are also eligible for a company credit based on any contributions you made during the year.

You are eligible to receive the accumulated credits in the form of monthly deposits into the Nationwide Health Reimbursement Account (HRA) as a Medicare-eligible retiree if your employment ends after reaching age 55 (age 52 or older if termination is the result of a job elimination) and you have been credited with 180 Eligibility Service Months. Otherwise, the accumulated credits in your account will be forfeited when your employment ends and will not be restored upon rehire.

Questions?

For questions regarding the retiree health care credit, contact Nationwide Associate Solutions at NWASC@nationwide.com.

Severance pay

Nationwide provides severance pay if you are terminated involuntarily as the result of job elimination, if suitable replacement employment is not offered and if employment ends on the date specified by Nationwide.

Suitable replacement employment includes:

- Any job you are offered, but did not accept, by Nationwide or a successor employer, where the new position provides at least 80% of the total pay and benefits of your current position, does not substantially increase your commute by more than 50 miles, and does not require substantial retraining; OR
- Any job you accept with Nationwide, a successor employer or a position as an independent contractor agent of a Nationwide company.

Severance pay is equal to one week of base salary* for every year of service since your most recent hire date with a minimum payment of two weeks, and a maximum payment of 25 weeks. In order to receive Severance pay, you must sign a Severance Payment and Release Agreement and meet the eligibility criteria under the Nationwide Severance Pay Plan.

Severance pay is paid as a lump sum through the payroll system as soon as possible following your last day of employment. Nationwide Savings Plan (NSP) contributions, if elected, aren't deducted from severance pay.

In compliance with Internal Revenue Service (IRS) regulations, severance pay is subject to federal income tax withholding at a supplemental tax rate of 22%. Applicable FICA, state and local taxes will also be withheld. Severance is not paid if the termination of employment is a result of disciplinary action, violation of company policy or other issues related to job performance, including voluntary

termination prior to the end of the 60-day notice period.

If you are rehired by the Company during the period (number of weeks) that equates to the number of weeks of Severance Pay, you must repay any or all amounts of Severance Pay. The repayment amount will be based on the number of weeks of Severance Pay minus the number of weeks between your Involuntary Termination date and the most recent date of hire. For example, if you receive a lump sum Severance Pay benefit equal to six weeks and are rehired by the Company four weeks later, you must repay the equivalent of two weeks of your weekly base salary.

*Base salary used is your weekly base salary on the Company's human resources information system on the date of the job elimination notice.

Questions?

For questions regarding your severance pay, contact your Human Resources Business Partner.

Short-Term/Long-Term Disability Income Benefits

Coverage related to Short-Term Disability (STD) Income Benefits and Long-Term Disability (LTD) Income Benefits end at termination of employment. If you elected an additional 20% of STD coverage, you will not owe a contribution for this coverage for the pay period in which your employment ends. You also won't owe a contribution if you've elected LTD coverage.

If you are receiving STD Income Benefits and you voluntarily terminate your employment, your STD Income Benefits will cease, and you will not be eligible to apply for LTD Income Benefits. If you are receiving STD Income Benefits and you are involuntarily terminated, your STD Income Benefits will cease, but you may apply for LTD benefits.

Questions?

If you did not elect Long-Term Disability (LTD) Income Benefits coverage and are exhausting Short-Term Disability (STD) Income Benefits, or if you have other questions regarding STD and/or LTD Income Benefits, contact Nationwide Associate Solutions at NWASC@nationwide.com.

Tax forms

By federal law, Nationwide is required to have all W-2, wages and tax statements for a tax year mailed by Jan. 31 of the following year. Your tax forms will be mailed to the home address Nationwide has on record for you. If your address changes, it's important for you to report that change to Associate Solutions as soon as possible.

Questions?

For questions regarding tax forms, contact Nationwide Associate Solutions at NWASC@nationwide.com.

Voluntary options

If you have elected any of the voluntary options below, you may have the option to continue coverage or participation following termination of employment. If you have questions, please contact the program administrator at the telephone number listed in the respective program's section below.

- **Back-Up Care Advantage Program** – Access to Bright Horizons ends on your final day with Nationwide.
- **Commuter Benefits Program** – Coverage ends on your last day of employment. For more information, contact HealthEquity| at 877-924-3967 or visit healthequity.com/nationwide.
- **Critical Illness** – If you terminate employment for reasons other than retirement, you may be eligible to continue you and your covered dependents' coverage under the portability provision. To elect portability, you and your covered dependents must be under the age of 65 and have been covered under the Critical Illness plan for at least 12 months. You must elect the portability provision for yourself for your dependents to be covered. To apply for the portability provision, please complete the portability form available on the [Nationwide Voluntary Benefits website](#) (from within the Nationwide firewall). You may also contact Member Services at 877-717-4455.
- **Group Legal Services** – Coverage ends on your last day of employment, if you do not elect to continue via direct bill. If you are currently enrolled, you will receive a Continuation of Benefits letter with information on how to extend your coverage. You must apply for the continued coverage within 60 days of your last day of employment and make payment arrangements. For continuation questions, please contact Member Services at 877-229-5254.
- **Long-Term Care Insurance** – If you are enrolled in either Genworth or MetLife long-term care insurance, you will continue to be billed for coverage. For questions, contact Genworth Life at 800-416-3624 or MetLife at 800-438-6388.
- **Nationwide Pet Insurance** – Premium deductions will end with your last pay. However, you may continue the policy coverage through direct bill. To arrange direct bill, please contact Member Services at 877-229-5254. Coverage will end if the direct bill is not activated.
- **Supplemental Hospital** – If you terminate employment for reasons other than retirement, you may be eligible to continue your and your covered dependents' coverage under the portability provision. To elect portability, you and your covered dependents must be under the age of 65 and have been covered under the Supplemental Hospital plan for at least 12 months. You must elect the portability provision for yourself for your dependents to be covered. To apply for the portability provision, please complete the portability form available on the Nationwide [Voluntary Benefits website](#) (from within the Nationwide firewall). You may also please contact Member Services at 877-717-4455.
- **Travel Insurance** – This coverage is not portable, once your employment ends, the coverage is terminated.

Your Time

The following outlines how Your Time is administered upon termination of employment:

- Your remaining Your Time Balance minus the amount you carried over from the previous year, if any (Carryover Amount) is paid at termination, up to the maximum number of hours described in the "Your Time Payout Maximum" section below, if your employment ends:
 - After you have been credited with 60 Months of Service; or

- Due to job elimination that qualifies for a payment under the Nationwide Severance Pay plan (the requirement of 60 Months of Service will be waived).
- If your employment ends for any other reason prior to being credited with 60 Months of Service, your Your Time Balance will not be paid at termination.
- For example: John Smith, an associate with 6 years of service, carried over 38.75 hours from 2019 to 2020. This is his Carryover Amount. Mr. Smith terminates his employment on August 27, 2020, and his Your Time Balance at termination is 80 hours. Mr. Smith will be paid for 41.25 hours. (80 hours – 38.75 hours = 41.25 hours.)
- Your Carryover Amount is not payable at termination, regardless of the reason for termination or your employment status at the time. Your Time hours to be paid out at your termination of employment will be paid out at your Base Salary rate in effect at the time of your termination of employment.

For Job Levels A through F, the maximum number of Your Time hours paid at termination is limited to:

MONTHS OF SERVICE AT TERMINATION	MAXIMUM NUMBER OF Your Time HOURS PAID*
Less than 60 months (only if job was eliminated; otherwise, no payout)	77:30 hours (10 days)
60 – 180 months	116:15 hours (15 days)
180 – 300 months	155:00 hours (20 days)
300 months or more	193:45 hours (25 days)

For Job Levels G, H, 8 and 9, the maximum number of Your Time hours paid at termination is limited to:

MONTHS OF SERVICE AT TERMINATION	MAXIMUM NUMBER OF Your Time HOURS PAID*
Less than 180 months (if less than 60 months, only if job was eliminated; otherwise, no payout)	116:15 hours (15 days)
180 – 300 months	155:00 hours (20 days)
300 months or more	193:45 hours (25 days)

*Assumes a 38:45 work week adjusted for regular hours worked at the time of termination. A “day” is based on your regularly scheduled hours of work in the HR system.

Payment of eligible Your Time is generally included in your last paycheck. Nationwide Savings Plan (NSP) contributions, if elected, aren’t deducted from payout of Your Time.

In compliance with Internal Revenue Service (IRS) regulations, any payout is subject to federal income tax withholding at a supplemental tax rate of 22%. Applicable FICA, state and local taxes will also be withheld.

As stated above, no payment is made at termination for Your Time Carryover and no payment is made for unused:

- Short-Term Disability benefits
- Miscellaneous paid time off (e.g., blood donation days, Life Time, Unity Day, etc.)

If you have questions about Your Time, contact Nationwide Associate Solutions at NWASC@nationwide.com.

Appendix: State unemployment information

State	Unemployment Form	Website
Alaska		https://labor.alaska.gov/unemployment/
Alabama	<p>Unemployment Insurance (UI) benefits are available to workers who are unemployed and who meet the requirements of Alabama UI eligibility laws. You may file a UI claim in the first week that employment stops, or work hours are reduced. For assistance or more information about filing a UI claim, visit www.labor.alabama.gov.</p> <p>You will need to provide the Alabama Department of Labor's UI division with the following information in order for the state to process your claim: Your full legal name Your social security number; and Your authorization to work (if you are not a US citizen or resident).</p> <p>To file a UI claim by phone, call 1-866-234-5382. To file a UI claim online, visit: https://continuedclaims.labor.alabama.gov.</p> <p>If you have questions about the status of your UI claim, you can call the Alabama Department of Labor at 1-800-361-4524 or check your claim status online at https://uicclaimstracker.labor.alabama.gov.</p>	https://labor.alabama.gov/unemployment.aspx
Arkansas		https://www.dws.arkansas.gov/employers/
Arizona	UIB-1015Z Section 23-772	https://des.az.gov/services/employment/unemployment-individual https://des.az.gov/documents-center
California	DE2320	https://edd.ca.gov/unemployment/
Colorado		https://www.colorado.gov/pacific/cdle/unemployment

		https://www.colorado.gov/pacific/cdle/businesses-employers
Connecticut	UC-61 packet	https://portal.ct.gov/DOLUI
District of Columbia		https://does.dc.gov/service/start-your-unemployment-compensation-process
Delaware	Printed copy of regulations	https://ui.delawareworks.com/
Florida		http://www.floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants/apply-for-benefits http://www.floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/employers
Georgia	DOL-800	https://dol.georgia.gov/individuals/unemployment-benefits https://dol.georgia.gov/gdol-covid-19-information
Hawaii		https://labor.hawaii.gov/ui/ https://labor.hawaii.gov/ui/ui-forms/
Iowa	http://www.iowaworkforce.org/ui/stawrs/60-0154i.htm	https://www.iowaworkforcedevelopment.gov/unemployment-insurance-benefits
Idaho		https://www.labor.idaho.gov/dnn/Unemployment-Benefits
Illinois		https://www2.illinois.gov/ides/individuals/UnemploymentInsurance/Pages/default.aspx
Indiana		https://www.in.gov/dwd/3474.htm
Kansas		https://www.getkansasbenefits.gov/Home.aspx
Kentucky		https://uiclaims.des.ky.gov/ebenefit/eben.htm
Louisiana	http://www.laworks.net/Downloads/Downloads_UI.asp#Benefits	https://www.louisianaworks.net/hire/gsipub/index.asp?docid=23
Massachusetts	(617) 626-5400 or 626-6560, Customer Service or http://www.mass.gov/Elwd/docs/dua/0590a_printversion.pdf	https://www.mass.gov/unemployment-insurance-ui-online
Maryland		https://www.dllr.state.md.us/employment/unemployment.shtml
Maine	Employers must post in places readily accessible to employees a printed statement concerning unemployment and must make the statement available to employees when they become unemployed.	https://www.maine.gov/unemployment/
Michigan	http://www.michigan.gov/documents/uia_UC1711_76111_7.pdf	https://www.michigan.gov/leo/0,5863,7-336-78421_97241---,00.html
Minnesota		https://www.uimn.org/

Missouri	Generally, employers must provide each separated employee a copy of the booklet about employment security in Missouri.	https://labor.mo.gov/unemployed-workers
Mississippi		https://mdes.ms.gov/unemployment-claims/
Montana		http://uid.dli.mt.gov/
North Carolina		https://www.nc.gov/services/unemployment-benefits
North Dakota		https://www.jobsnd.com/unemployment-individuals https://www.jobsnd.com/employer-resources
Nebraska		https://www.dol.nebraska.gov/UIBenefits
New Hampshire		https://www.unemploymentbenefits.nh.gov/
New Jersey	(609) 292-2347 - Bureau of Program Services/Standards, or http://lwd.state.nj.us/labor/forms_pdfs/ui/BC10.pdf	https://myunemployment.nj.gov/ https://myunemployment.nj.gov/labor/myunemployment/employers/letter/
New Mexico		https://www.dws.state.nm.us/en-us/Unemployment
Nevada	http://www.detr.state.nv.us/uicont/forms/nucs4139.PDF	http://ui.nv.gov/ http://ui.nv.gov/ess.html
New York	http://www.labor.state.ny.us/forms/docs/ui/formsandpublications.shtml - Scroll down and click on IA 12.3 – Record of Employment	https://www.ny.gov/services/unemployment-0
Ohio		https://jfs.ohio.gov/ouio/index.stm
Oklahoma		https://oesc.ok.gov/
Oregon		https://unemployment.oregon.gov/
Pennsylvania	UC-1609P	https://www.uc.pa.gov/unemployment-benefits/Pages/default.aspx
Puerto Rico		
Rhode Island		https://dlt.ri.gov/ui/
South Carolina		https://dew.sc.gov/employers/tax
South Dakota	Generally, employers must post and print statements concerning unemployment in places readily accessible to employees and must make a printed statement available to employees when they become unemployed.	https://dlr.sd.gov/ra/default.aspx
Tennessee	Generally, whenever a worker is separated from employment for an indefinite period or for an expected duration of 7 days or more, an employer must provide the worker a Separation Notice.	https://www.tn.gov/workforce/unemployment/apply-for-benefits.html

Texas		https://www.twc.texas.gov/jobseekers/unemployment-benefits
Utah		https://jobs.utah.gov/ui/home
Virginia		https://www.vec.virginia.gov/unemployed
Virgin Islands		
Vermont	Generally, employers must post printed statements concerning unemployment in places readily accessible to employees and must make available to employees when they become unemployed the printed statement.	https://labor.vermont.gov/unemployment-insurance
Washington	Generally, when individuals become unemployed, employers must make available to them a printed unemployment. Additionally, the printed notice must be conspicuously posted	https://esd.wa.gov/unemployment
Wisconsin		https://dwd.wisconsin.gov/ui/
West Virginia	Generally, employers must post in places readily accessible to employees the unemployment claim procedure notice and when employees become unemployed, an employer must provide employees a copy of the notice.	https://workforcewv.org/unemployment
Wyoming		http://wyomingworkforce.org/workers/ui/

A final note

The purpose of this guide is to help you better understand our benefit details so that you can make an informed transition with decisions that best fit you and your family's needs. The guide does not provide all coverage details and limitations. You should review the Summary Plan Description (SPD) and the Benefits Bulletins for additional details regarding eligibility and limitations of each benefit plan option.

Please note: Nationwide believes in the philosophies, policies, procedures and coverage described in this guide; however, Nationwide reserves the right to alter, amend, modify or terminate them at any time. The philosophies, policies, procedures and coverage described in this guide are not conditions of employment, nor do they imply or constitute any employment contract.

The legal plan documents govern administration and all benefit payments. If there is a conflict between the information in this guide and the legal plan documents, the plan documents will be the final authority in all cases.

Because of the diversity among associates, LTD recipients and retirees in terms of their needs, it is recommended that you review your options with whoever helps you with insurance and financial matters before making any benefit decisions.



G-10007 (.3) (10/21)