



**Nationwide<sup>®</sup>**  
**Better Health**

*On Your Side<sup>®</sup>*

**FOR IMMEDIATE RELEASE**  
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Nationwide Better Health<sup>SM</sup> continues to enhance workplace offerings by adding disability insurance. *Flexible plans offered through employers help people prepare for the long-term effect of debilitating injuries and illnesses*

**Columbus, Ohio** — Nationwide Better Health<sup>SM</sup> recently enhanced its workplace benefits offering by adding group short-term and long-term disability plans with flexible features and benefit levels. The company's workplace benefits portfolio, which also include group term life insurance, group dental plans, medical stop loss insurance, business travel accident, and accident/hospital Ca\$hBack plans<sup>SM</sup>, allow employers to provide benefits that help safeguard their employees' physical and fiscal health.

“Without regular income, most people aren't prepared to cover their daily living expenses, let alone ongoing financial obligations if a disability would prevent them from working,” said Melissa Gutierrez, vice president of Nationwide Better Health. “Our group disability plans can help employers provide peace of mind and long-term well-being for their employees and their families.”

**Many people are not prepared for the effects of debilitating injuries and illnesses**

Employees face a greater chance of serious long-term disability than having an auto accident, a home fire or even dying young.<sup>1</sup> In fact, 30 percent of employees just entering the workforce will become disabled before retiring.<sup>2</sup> Roughly one in seven people will be disabled for five years or more before retirement<sup>3</sup> while 72 percent of Americans don't have enough savings to handle short-term emergencies.<sup>4</sup>

“Not all disabilities are the same. And neither are all employers. We offer a choice of group disability plans so employers can build the plan that best suits the needs of their firm and their employees,” added Gutierrez.

Nationwide Better Health's long-term disability plans, which are underwritten by Nationwide Life Insurance Company, offer features and services that make it easier for employees to return-to-work while improving their overall health and well-being. The plan offers rehabilitation and return to work incentives such as social security coordination assistance and workplace modification, along with optional benefits and services to enhance the base plan such as 401(k) or pension plan contribution, spousal disability coverage, or extended or dependent care benefits.

Nationwide Better Health's workplace benefits products are backed by the financial strength and long-term stability of Nationwide<sup>®</sup> which has an A+ rating from A.M. Best, Moody's and Standard & Poor's.

***About Nationwide Better Health***

Nationwide Better Health, a subsidiary of Nationwide<sup>®</sup>, is a leading provider of health and productivity management solutions, aimed at improving the health and productivity of America's workforce. The company's health and wellness, disease, disability, absence, medical and maternity management, along with group workplace benefits products, help employees make healthy lifestyle changes that help reduce health care costs in the workplace. For more information, call 888.674.0385 or visit: [www.nwbetterhealth.com](http://www.nwbetterhealth.com).

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<sup>1</sup>Field Guide to Estate Planning, Business Planning & Employee Benefits, 2009

<sup>2</sup>Social Security Administration, Fact Sheet, 2007

<sup>3</sup>Health Insurance Assoc. of America, 2000 (from 1998 Commissioners Disability Table)

<sup>4</sup>Nationwide Investment Watch Survey, 2004