



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.*

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

### **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, testing 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.

### **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 STD 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.

### **LONG TERM DISABILITY**

If an employee is diagnosed with COVID-19, an LTD claim may be payable after the elimination period if the definition of disability has been met under the policy. As with STD, 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).

### **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://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 during this pandemic 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](mailto: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
- **All other questions:** 877-717-4455