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

*On Your Side<sup>®</sup>*

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## Nationwide Better Health<sup>SM</sup> Introduces Workplace Benefits Offerings for Employees

*Flexible plans offered through employers help families plan more effectively  
for both their physical and financial health*

**Columbus, Ohio** – Nationwide Better Health<sup>SM</sup> recently announced the launch of its workplace benefits for employees including accident and hospital products, group dental plans group term life insurance and medical stop loss insurance. These offerings allow employers to provide benefits that help safeguard their employees' physical and fiscal health.

According to the 2009 Employer Health Benefits Summary by the Kaiser Family Foundation, the percentage of covered workers in plans with high deductibles has grown from 10 percent to 22 percent since 2006. And because of the current economic downturn, about one in five employers who offer health benefits said they either reduced the scope of benefits offered or increased worker cost-sharing in 2009, typically through a high deductible health plan option<sup>1</sup>.

The same study found that deductibles are not the only health-related expense on the rise. Employer-sponsored health insurance premiums for families increased five percent in 2009 outpacing the growth in employee wages of just more than three percent.

“With health care expenses continuing to rise, employers and employees are looking for options to help control costs, plan more effectively and provide a safety net to meet increased expenses, potential gaps in coverage or unexpected life events,” said Melissa Gutierrez, vice president of Nationwide Better Health.

The Nationwide Better Health workplace benefits suite includes the following products:

- **Dental Plans** with 26 flexible options and a reliable network of providers; participation also provides employees access to preventative health and wellness services
- **Life with AD&D** to offer employees support for expenses incurred with the loss or disability of a loved one, including both daily and long-term financial obligations
- **Accident and Hospital Ca\$hBack Plans<sup>SM</sup>** that complement high deductible plan offerings and health savings accounts to help protect employees in the event of an unexpected hospital stay or accident

- **Medical Stop Loss Insurance** helps employers with self-funded health plans prepare to handle both increased claims activity or catastrophic claims

“In these economic times, many employers are shifting cost to employees in order to maintain the quality of benefit plans, which have grown more expensive over time. As the affordability and accessibility of health care coverage continues to be debated nationally, our new offerings allow employers to continue offering solutions that help protect their workforce,” continued Gutierrez. “And with the strength and financial stability of our parent company Nationwide<sup>®</sup>, our insurance products give employers the confidence that their employees are well protected.”

#### ***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 supplemental workplace benefits programs, 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).

#### ***About Nationwide***

Nationwide, based in Columbus, Ohio, is one of the largest and strongest diversified insurance and financial services organizations in the U.S. and is rated A+ by A.M. Best. The company provides a full range of personalized insurance and financial services, including auto insurance, motorcycle, boat, homeowners, life insurance, farm, commercial insurance, administrative services, annuities, mortgages, mutual funds, pensions, long-term savings plans and health and productivity services. For more information, visit [www.nationwide.com](http://www.nationwide.com).

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