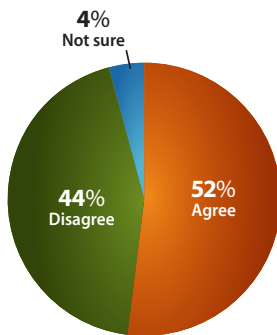


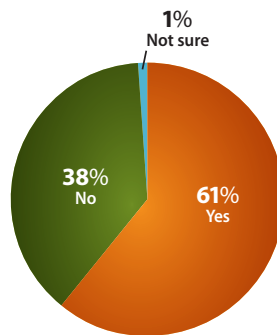
**A survey of American workers found that unplanned absences increase employees' workload and stress and are often due to health conditions.**

By monitoring employee attendance and addressing reasons why employees call off from work, companies can minimize the impact unplanned absences have on productivity and profit.

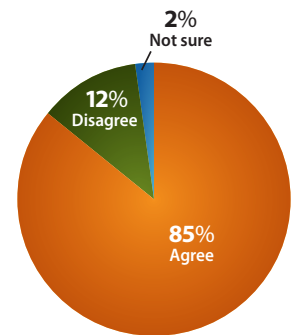
**When I return to work, my job is more stressful**



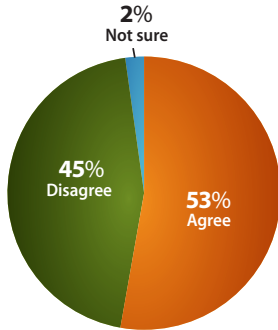
**Unplanned absences negatively impact my companies performance**



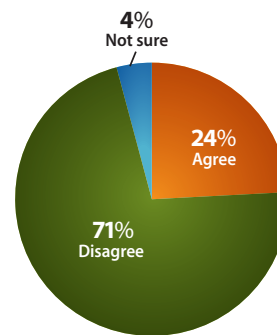
**My unplanned absences are usually related to a health condition, whether mine or a family member**



**My coworkers' unplanned absences increase my workload**



**My managers regularly question me after an unplanned absence**



**Generation Gaps**

**Gen Y** ages 18-27

41 percent have managers who regularly question them after returning from an unplanned absence

55 percent call out sick due to the same ailment or condition

41 percent say unplanned absences have a negative impact on career development and compensation

61 percent say unplanned absences have a negative impact on a company's bottom line

**Gen X** ages 28-44

28 percent have managers who regularly question them after returning from an unplanned absence

49 percent call out sick due to the same ailment or condition

43 percent say unplanned absences have a negative impact on career development and compensation

63 percent say unplanned absences have a negative impact on a company's bottom line

**Baby Boomers** ages 45-60

14 percent have managers who regularly question them after returning from an unplanned absence

41 percent call out sick due to the same ailment or condition

39 percent say unplanned absences have a negative impact on career development and compensation.

59 percent say unplanned absences have a negative impact on a company's bottom line



## Absence Management

Nationwide<sup>®</sup> developed an absence management offering in the late 1990s to help its associates track their planned and unplanned time off. This technology, which is now offered by Nationwide Better Health and sold to other companies, goes beyond merely collecting absences figures to actually identifying and tracking absence patterns.

Nationwide Better Health's absence management program capitalizes on the company's innovative integrated health and productivity services, which use personal health coaches to educate employees. When a pattern of absences is noted, personal health coaches can assist employees on improving their health, and subsequently reducing their absences. This valuable absence information can prevent disability occurrences by triggering health coaches to advocate for enrollment in health management offerings. The result? Healthier, happier employees; reduced absences; and lower health care costs for employees and their employers.

## Nationwide Mutual: Using Absence Management to Cure its Health care Cost Challenge

Nationwide, a Fortune 100 insurance and financial services company, found its health care costs growing at approximately 15 percent a year. Not only was this growth figure impacting the company's profitability, the actual spend on health care amounted to more than the net income of some of its business units.

To help mitigate some of these costs, Nationwide implemented a robust health and wellness program and used the absence data it had tracked over the years to identify and engage employees.

This strategy of coupling absence management tracking within its wellness and health management program, has:

- > Saved Nationwide \$8.2 million in 2006
- > Prevented a loss of more than \$3 million through lost days saved
- > Decreased overall absences by 21 percent
- > Reduced the average length of disability absences by 21 percent
- > Helped Nationwide prepare for pandemic outbreaks

Absence information was and continues to be the enabler for all of Nationwide's health management offerings.

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### Survey Methodology:

The survey results are based upon telephone interviews conducted among a national probability sample of 862 adults, comprised of 512 men and 350 women, 18 years of age and older, and employed full-time. Interviews were conducted by Opinion Research Corporation between March 8 and March 12, 2007. The margin of error is approximately plus or minus 3 percent. A copy of the survey questionnaire and results are available upon request.

### About Nationwide Better Health:

Nationwide Better Health,<sup>SM</sup> a subsidiary of Nationwide,<sup>®</sup> is a leading provider of health and productivity management solutions aimed at lowering health care costs, increasing productivity and improving the quality of life for employers and their employees. Nationwide Better Health is the first company to truly integrate the best collection of health and productivity services available today, including health and wellness, and disease, disability, absence, medical and maternity management, while utilizing health assessments, work-site screenings, lifestyle health coaching services, online tools and customized communications strategies to obtain best-in-class results for improving health and productivity in the workplace. The company's offerings work together and independently to address both sides of the cost equation: increased efficiency of health and productivity programs and better employee health and well-being to reduce health care-related costs.