

# Post Employment Health Plan (PEHP) Highlights

Products offered by Nationwide Life Insurance Company  
and administered by Nationwide Retirement Solutions



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## ***Benefit Summary***

The Post Employment Health Plan (PEHP) provides funds available to reimburse qualified health care expenses once you sever employment with your employer. PEHP contributions are made tax-exempt, accounts grow tax-deferred, and reimbursements are made tax-free.

Once you sever employment, reimbursements can be made for health care expenses incurred by you, your spouse, or other qualified dependents.

The information in this brochure provides only highlights of the plan. For more information on PEHP, please contact Nationwide Retirement Solutions (the "Administrator") at 1-877-677-3678 for a copy of the plan document.

## ***Type of Plan and Trust***

Health Reimbursement Arrangement (HRA). Assets are held in a Voluntary Employees' Beneficiary Association (VEBA) trust.

## ***Contributions***

Contributions may be a specific dollar amount, a percentage of salary, and/or deposits of accumulated sick, vacation, and/or compensatory time.

Contributions to your account are determined by the agreement between your employer and the Administrator. Individual employees are not able to change the amount or schedule of the contributions.

## ***Allocation of Contributions and Exchange of Investments***

The initial contribution will be directed to the most conservative investment option by operation of the trust (currently the Nationwide Fixed Account). You may elect to reallocate your future contributions and/or your existing account balance in accordance with the policies of each underlying investment option.

Allocation changes and fund exchanges can be completed by calling 1-877-677-3678 or via the web at [www.NRSFORU.com](http://www.NRSFORU.com).

If you have both the Qualifying Medical Care Expense Account and the Health Care Insurance Premium Account, you will need to make an exchange and/or allocation change for each account.

**Before you decide to direct investments under the plan, carefully consider each fund's investment objectives, investment methods, risks, charges, and expenses. This and other information is contained in the fund prospectus, which you should read carefully before investing.**

To get a prospectus for the funds available within PEHP, please contact NRS at 1-877-677-3678 or request one via the web at [www.NRSFORU.com](http://www.NRSFORU.com).

## ***Reimbursements***

Funds in the PEHP can only be withdrawn to reimburse qualified health care expenses after you sever employment. There are two different types of accounts: Qualifying Medical Care Expense Account and the Health Care Insurance Premium Account

In the Qualifying Medical Care Expense account, reimbursable expenses include:

- Physician visits
- Hospital stays
- Prescription drugs
- Insurance premiums, including health insurance, Medicare, Medigap, prescription drug coverage, vision, dental, and long-term care insurance.

In the Health Care Insurance Premium Account, only insurance premiums such as those listed above can be reimbursed. Other health care expenses are not covered.

The type of account you have is determined by how your employer chooses to fund the Plan. If your employer contributes an equal dollar amount for each employee, such as \$25 per pay period, the contributions go into the Qualifying Medical Care Expense account.

If your employer contributes an unequal dollar amount for each employee, such as 1% of annual salary, the contributions go into the Health Care Insurance Premium Account.

More information about qualified medical expenses can be found in IRS Publication 502. Please visit [www.irs.gov](http://www.irs.gov) and search for Publication 502.

### ***For More Information***

If you would like more information about the PEHP program, please call our service center at 1-877-677-3678. Representatives are available to assist you Monday through Friday, between the hours of 8:30 AM and 9:00 PM

## ***Establish Your Personal Identification Number (PIN)***

To complete fund exchanges and allocation changes via the web or over the phone, you will need to establish a PIN. Establishing a PIN requires only a few simple steps:

1. Dial 1-877-677-3678. Callers with touch-tone phones will be asked to enter their social security number.
2. If you have not already established a Personal Identification Number (PIN), you will be asked to select one.

Your PIN may be any 4 digits that you choose. Your PIN is for your security to prevent unauthorized access to your account. You should change your PIN periodically to protect the confidentiality of your account. If you forget your PIN, our customer service representatives will help you set up a new one (just press \*0.).

Once your PIN is established, select the requested information from the menu. If you need to inquire about something that is not offered on the menu selection, press \*0 during normal business hours to speak directly to a customer service representative.

## ***Reimbursement Procedures***

Reimbursement for qualified health care expenses should be submitted to Nationwide Retirement Solutions. The procedures for submitting a claim are found on the claim form.

To obtain a claim form, please call 1-877-677-3678 or visit our website at [www.NRSFORU.com](http://www.NRSFORU.com). Detailed instructions are included with the form.

## ***Forfeiture of Benefits***

Under these circumstances your Plan benefits will be forfeited and redistributed among other participants in your PEHP.

1. Upon your death, any unused balance in your account is available for your spouse and/or qualified dependents to reimburse their qualified expenses. If you do not have a surviving spouse or other qualified dependant at death, your account balance will be redistributed amongst the other members in your PEHP program upon written instruction from your employer. Or if the administrator and/or employer is unable to locate a Participant within 36 months after sending a certified letter to the Participant's last known address, the Participant's account will be forfeited. Due to IRS regulations regarding HRAs, no beneficiary designations are permitted in PEHP.

2. Benefits payments which, if paid, would result in discrimination in favor of a highly compensated employee will be forfeited.





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