



# Underwriting Guidelines

Nationwide Life Insurance Company

**Employer Paid Rates**  
Applies when the policyholder pays 50% or more of the employee only premium

**Voluntary Rates**  
Applies when the Policyholder pays less than 50% of the employee only premium

Policyholder must have 51 or more employees. *(Pennsylvania requires 10 or more)*

**A minimum 10 participants is required to form a group.**

**Participation Requirements:**

Employer Paid	Voluntary
Groups must have a minimum of 25% participation of eligible employees, or 10 enrolled whichever is greater.	Groups must have 100 eligible lives and a minimum of 10% participation.

**Number of plans per eligibles:**

Number of Eligibles	Number of Plans
10 to 50	1
51 to 500	2
501+	3

**For groups with 1,000+ eligibles the following options are available:**

- Optional benefits including:
  - Dental
  - Vision
  - Short Term Disability
  - Term Life Insurance
- Call center enrollment
- Payroll cycle plans

Minimum participation is 10% of eligibles

**The following require prior approval:**

- All groups with 1,000+ eligible participants
- All PEO employer groups
- Groups that do not have an employer-employee relationship
- Association groups
- Groups consisting of 1099 employees

Refer to the State Availability Map for the minimum number of eligible requirements. For additional questions, contact Framework Health Plan at 1-800-551-3424.



Nationwide Specialty Health™

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