SERFF Tracking #:	NWLC-129640140	State Tracking #:		Company Tracking #:	MEC STOP LOSS

State:	District of Columbia	Filing Company:	Nationwide Life Insurance Company
TOI/Sub-TOI:	H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan		
Product Name:	2014 Stop Loss MEC		
Project Name/Number:	/		

Filing at a Glance

Company:	Nationwide Life Insurance Company
Product Name:	2014 Stop Loss MEC
State:	District of Columbia
TOI:	H12 Health - Excess/Stop Loss
Sub-TOI:	H12.004 Self-Funded Health Plan
Filing Type:	Rate
Date Submitted:	07/17/2014
SERFF Tr Num:	NWLC-129640140
SERFF Status:	Pending Industry Response
State Tr Num:	
State Status:	
Co Tr Num:	MEC STOP LOSS
Implementation Date Requested:	On Approval
Author(s):	LaToyia Brooks, Andrea Roberts
Reviewer(s):	John Morgan (primary), Alula Selassie
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending

Project Number: Date Approved in Domicile:

Requested Filing Mode: Review & Approval   Domicile Status Comments: Concurrently being filed in
                                                       Nationwide's state of domicile, Ohio.

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission   Group Market Size: Large

Group Market Type: Employer   Overall Rate Impact:

Filing Status Changed: 07/28/2014

State Status Changed: Deemer Date:

Created By: LaToyia Brooks   Submitted By: LaToyia Brooks

Corresponding Filing Tracking Number:

Filing Description:

Nationwide Life Insurance Company ("Nationwide Life") is filing the above referenced Addendum to the previously approved rate manual that was approved by the Department of Insurance on 05/14/2012; SERFF Tracking Number NWLC-128312245.

This Addendum will allow for adjustments to the underlying claims rates to accommodate the PPACA mandated Essential Health Benefit categories. In no event will the specific deductible be offered lower than the minimum mandated by the law. Aggregate coverage is sold with attachment points mandated by state law.

Company and Contact

Filing Contact Information

Latoyia Brooks, Sr. Compliance Analyst   brookl10@nationwide.com

1 Nationwide Plaza   614-677-3871 [Phone]

Columbus, OH 43215

Filing Company Information

Nationwide Life Insurance   CoCode: 66869   State of Domicile: Ohio
Company   Group Code: 140   Company Type:
5525 Parkcenter Circle   Group Name: State ID Number:
Dublin, OH 43017   FEIN Number: 31-4156830
(614) 854-3375 ext. [Phone]

Filing Fees

Fee Required?   No

Retaliatory?   No

Fee Explanation:

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Manual		New		Rating Tables - All Other.pdf,

Nationwide Life Insurance Company
One Nationwide Plaza
Columbus, OH 43215
Policy Form #: NSHSL 2000

Rating Tables
Towers Watson Addendum

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Calculation

Individual Benefit Adjustment Factor =

Sum (All Applicable Towers Watson Adjustment Factors)

Group Benefit Adjustment Factor* =

$$\frac{\text{Sum (Individual Benefit Adjustment Factor x Individual Weight)}}{\text{Sum (Individual Weight)}}$$

*Sum and sumproduct are calculated on all employees

Final Rate =

Towers Watson Output Rate x Benefit Adjustment Factor

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson Factors
Area A

Individual Factor Weight Table

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.0000	2.2667	1.0333	2.6000	3.0000
30-34	1.4000	2.9000	1.3667	2.8000	3.5000
35-39	1.7667	2.9000	1.7000	2.8000	3.8333
40-44	2.1333	3.1333	2.0667	3.0667	4.0000
45-49	2.9000	3.5000	2.8000	3.4000	3.6667
50-54	3.6333	4.2667	3.5333	4.1333	3.0000
55-59	4.9000	4.7667	4.7333	4.6333	2.6667
60-64	6.2667	5.6333	6.1000	5.4667	2.3333
65-69	6.9000	6.0000	6.7000	5.8333	2.0000
70+	7.5000	6.4000	7.3000	6.2000	2.0000

Towers Watson Adjustment Factors

Emergency Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	10.3%	10.7%	10.4%	10.7%	10.7%
30-34	10.5%	10.7%	10.5%	10.7%	10.8%
35-39	10.6%	10.7%	10.6%	10.7%	10.8%
40-44	10.7%	10.7%	10.7%	10.7%	10.8%
45-49	10.7%	10.8%	10.7%	10.8%	10.8%
50-54	10.8%	10.8%	10.8%	10.8%	10.7%
55-59	10.8%	10.8%	10.8%	10.8%	10.7%
60-64	10.8%	10.8%	10.8%	10.8%	10.7%
65-69	10.8%	10.8%	10.8%	10.8%	10.6%
70+	10.9%	10.8%	10.9%	10.8%	10.6%

Inpatient Hospital

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	20.2%	20.9%	20.3%	20.9%	21.0%
30-34	20.6%	21.0%	20.5%	21.0%	21.0%
35-39	20.7%	21.0%	20.7%	21.0%	21.1%
40-44	20.8%	21.0%	20.8%	21.0%	21.1%
45-49	21.0%	21.0%	21.0%	21.0%	21.1%
50-54	21.1%	21.1%	21.0%	21.1%	21.0%
55-59	21.1%	21.1%	21.1%	21.1%	20.9%
60-64	21.2%	21.2%	21.2%	21.2%	20.9%
65-69	21.2%	21.2%	21.2%	21.2%	20.8%
70+	21.2%	21.2%	21.2%	21.2%	20.8%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area A

Primary Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	7.8%	8.1%	7.8%	8.1%	8.1%
30-34	7.9%	8.1%	7.9%	8.1%	8.1%
35-39	8.0%	8.1%	8.0%	8.1%	8.1%
40-44	8.0%	8.1%	8.0%	8.1%	8.1%
45-49	8.1%	8.1%	8.1%	8.1%	8.1%
50-54	8.1%	8.1%	8.1%	8.1%	8.1%
55-59	8.2%	8.2%	8.2%	8.2%	8.1%
60-64	8.2%	8.2%	8.2%	8.2%	8.1%
65-69	8.2%	8.2%	8.2%	8.2%	8.0%
70+	8.2%	8.2%	8.2%	8.2%	8.0%

Specialist

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	19.1%	19.7%	19.1%	19.7%	19.8%
30-34	19.4%	19.8%	19.4%	19.8%	19.8%
35-39	19.5%	19.8%	19.5%	19.8%	19.9%
40-44	19.6%	19.8%	19.6%	19.8%	19.9%
45-49	19.8%	19.8%	19.8%	19.8%	19.9%
50-54	19.9%	19.9%	19.8%	19.9%	19.8%
55-59	19.9%	19.9%	19.9%	19.9%	19.7%
60-64	20.0%	20.0%	20.0%	20.0%	19.7%
65-69	20.0%	20.0%	20.0%	20.0%	19.6%
70+	20.0%	20.0%	20.0%	20.0%	19.6%

Mental Heatlh and Substance Abuse

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3%	1.3%	1.3%	1.3%	1.3%
30-34	1.3%	1.3%	1.3%	1.3%	1.3%
35-39	1.3%	1.3%	1.3%	1.3%	1.3%
40-44	1.3%	1.3%	1.3%	1.3%	1.3%
45-49	1.3%	1.3%	1.3%	1.3%	1.3%
50-54	1.3%	1.3%	1.3%	1.3%	1.3%
55-59	1.3%	1.3%	1.3%	1.3%	1.3%
60-64	1.3%	1.3%	1.3%	1.3%	1.3%
65-69	1.3%	1.3%	1.3%	1.3%	1.3%
70+	1.3%	1.3%	1.3%	1.3%	1.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area A

Imaging (CT/PET Scans, MRIs)

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	4.9%	5.1%	4.9%	5.1%	5.1%
30-34	5.0%	5.1%	5.0%	5.1%	5.1%
35-39	5.1%	5.1%	5.1%	5.1%	5.1%
40-44	5.1%	5.1%	5.1%	5.1%	5.1%
45-49	5.1%	5.1%	5.1%	5.1%	5.1%
50-54	5.1%	5.2%	5.1%	5.1%	5.1%
55-59	5.2%	5.2%	5.2%	5.2%	5.1%
60-64	5.2%	5.2%	5.2%	5.2%	5.1%
65-69	5.2%	5.2%	5.2%	5.2%	5.1%
70+	5.2%	5.2%	5.2%	5.2%	5.1%

Physical, Occupational and Rehab

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.7%	2.8%	2.7%	2.8%	2.8%
30-34	2.8%	2.8%	2.8%	2.8%	2.8%
35-39	2.8%	2.8%	2.8%	2.8%	2.8%
40-44	2.8%	2.8%	2.8%	2.8%	2.8%
45-49	2.8%	2.8%	2.8%	2.8%	2.8%
50-54	2.8%	2.8%	2.8%	2.8%	2.8%
55-59	2.8%	2.8%	2.8%	2.8%	2.8%
60-64	2.8%	2.8%	2.8%	2.8%	2.8%
65-69	2.8%	2.8%	2.8%	2.8%	2.8%
70+	2.8%	2.8%	2.8%	2.8%	2.8%

DXL

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.8%	6.0%	5.8%	6.0%	6.0%
30-34	5.9%	6.0%	5.9%	6.0%	6.1%
35-39	6.0%	6.0%	6.0%	6.0%	6.1%
40-44	6.0%	6.0%	6.0%	6.0%	6.1%
45-49	6.0%	6.1%	6.0%	6.0%	6.1%
50-54	6.1%	6.1%	6.1%	6.1%	6.0%
55-59	6.1%	6.1%	6.1%	6.1%	6.0%
60-64	6.1%	6.1%	6.1%	6.1%	6.0%
65-69	6.1%	6.1%	6.1%	6.1%	6.0%
70+	6.1%	6.1%	6.1%	6.1%	6.0%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson Factors
Area A

Skilled Nursing

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.0%	1.1%	1.0%	1.1%	1.1%
30-34	1.1%	1.1%	1.1%	1.1%	1.1%
35-39	1.1%	1.1%	1.1%	1.1%	1.1%
40-44	1.1%	1.1%	1.1%	1.1%	1.1%
45-49	1.1%	1.1%	1.1%	1.1%	1.1%
50-54	1.1%	1.1%	1.1%	1.1%	1.1%
55-59	1.1%	1.1%	1.1%	1.1%	1.1%
60-64	1.1%	1.1%	1.1%	1.1%	1.1%
65-69	1.1%	1.1%	1.1%	1.1%	1.1%
70+	1.1%	1.1%	1.1%	1.1%	1.1%

Outpatient Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.6%	2.6%	2.6%	2.6%	2.7%
30-34	2.6%	2.7%	2.6%	2.7%	2.7%
35-39	2.6%	2.7%	2.6%	2.7%	2.7%
40-44	2.6%	2.7%	2.6%	2.7%	2.7%
45-49	2.7%	2.7%	2.7%	2.7%	2.7%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.6%
60-64	2.7%	2.7%	2.7%	2.7%	2.6%
65-69	2.7%	2.7%	2.7%	2.7%	2.6%
70+	2.7%	2.7%	2.7%	2.7%	2.6%

Preventive Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	6.6%	3.5%	6.4%	3.1%	2.8%
30-34	5.0%	2.9%	5.1%	3.0%	2.6%
35-39	4.2%	2.9%	4.3%	3.0%	2.4%
40-44	3.6%	2.8%	3.7%	2.8%	2.4%
45-49	2.9%	2.6%	3.0%	2.6%	2.5%
50-54	2.5%	2.3%	2.6%	2.3%	2.8%
55-59	2.1%	2.1%	2.2%	2.2%	3.1%
60-64	1.9%	2.0%	1.9%	2.0%	3.4%
65-69	1.8%	1.9%	1.8%	1.9%	3.8%
70+	1.7%	1.8%	1.7%	1.9%	3.8%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area A

Prescription Drugs

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	17.6%	18.2%	17.6%	18.2%	18.3%
30-34	17.9%	18.3%	17.9%	18.2%	18.3%
35-39	18.0%	18.3%	18.0%	18.2%	18.3%
40-44	18.1%	18.3%	18.1%	18.3%	18.4%
45-49	18.3%	18.3%	18.2%	18.3%	18.3%
50-54	18.3%	18.4%	18.3%	18.4%	18.3%
55-59	18.4%	18.4%	18.4%	18.4%	18.2%
60-64	18.4%	18.4%	18.4%	18.4%	18.2%
65-69	18.5%	18.4%	18.5%	18.4%	18.1%
70+	18.5%	18.4%	18.5%	18.4%	18.1%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area B

Individual Factor Weight Table

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.0800	2.4480	1.1160	2.8080	3.2400
30-34	1.5120	3.1320	1.4760	3.0240	3.7800
35-39	1.9080	3.1320	1.8360	3.0240	4.1400
40-44	2.3040	3.3840	2.2320	3.3120	4.3200
45-49	3.1320	3.7800	3.0240	3.6720	3.9600
50-54	3.9240	4.6080	3.8160	4.4640	3.2400
55-59	5.2920	5.1480	5.1120	5.0040	2.8800
60-64	6.7680	6.0840	6.5880	5.9040	2.5200
65-69	7.4520	6.4800	7.2360	6.3000	2.1600
70+	8.1000	6.9120	7.8840	6.6960	2.1600

Towers Watson Adjustment Factors

Emergency Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	10.4%	10.7%	10.4%	10.7%	10.8%
30-34	10.5%	10.7%	10.5%	10.7%	10.8%
35-39	10.6%	10.7%	10.6%	10.7%	10.8%
40-44	10.7%	10.8%	10.7%	10.8%	10.8%
45-49	10.7%	10.8%	10.7%	10.8%	10.8%
50-54	10.8%	10.8%	10.8%	10.8%	10.8%
55-59	10.8%	10.8%	10.8%	10.8%	10.7%
60-64	10.8%	10.8%	10.8%	10.8%	10.7%
65-69	10.9%	10.8%	10.9%	10.8%	10.7%
70+	10.9%	10.8%	10.9%	10.8%	10.7%

Inpatient Hospital

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	20.3%	20.9%	20.3%	21.0%	21.0%
30-34	20.6%	21.0%	20.6%	21.0%	21.1%
35-39	20.8%	21.0%	20.7%	21.0%	21.1%
40-44	20.9%	21.0%	20.9%	21.0%	21.1%
45-49	21.0%	21.1%	21.0%	21.1%	21.1%
50-54	21.1%	21.1%	21.1%	21.1%	21.0%
55-59	21.2%	21.2%	21.1%	21.1%	21.0%
60-64	21.2%	21.2%	21.2%	21.2%	20.9%
65-69	21.2%	21.2%	21.2%	21.2%	20.8%
70+	21.2%	21.2%	21.2%	21.2%	20.8%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area B

Primary Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	7.8%	8.1%	7.9%	8.1%	8.1%
30-34	8.0%	8.1%	8.0%	8.1%	8.1%
35-39	8.0%	8.1%	8.0%	8.1%	8.1%
40-44	8.1%	8.1%	8.1%	8.1%	8.1%
45-49	8.1%	8.1%	8.1%	8.1%	8.1%
50-54	8.1%	8.2%	8.1%	8.2%	8.1%
55-59	8.2%	8.2%	8.2%	8.2%	8.1%
60-64	8.2%	8.2%	8.2%	8.2%	8.1%
65-69	8.2%	8.2%	8.2%	8.2%	8.0%
70+	8.2%	8.2%	8.2%	8.2%	8.0%

Specialist

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	19.2%	19.7%	19.2%	19.8%	19.8%
30-34	19.4%	19.8%	19.4%	19.8%	19.9%
35-39	19.6%	19.8%	19.6%	19.8%	19.9%
40-44	19.7%	19.8%	19.7%	19.8%	19.9%
45-49	19.8%	19.9%	19.8%	19.9%	19.9%
50-54	19.9%	19.9%	19.9%	19.9%	19.8%
55-59	19.9%	19.9%	19.9%	19.9%	19.8%
60-64	20.0%	20.0%	20.0%	20.0%	19.7%
65-69	20.0%	20.0%	20.0%	20.0%	19.7%
70+	20.0%	20.0%	20.0%	20.0%	19.7%

Mental Heatlh and Substance Abuse

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3%	1.3%	1.3%	1.3%	1.3%
30-34	1.3%	1.3%	1.3%	1.3%	1.3%
35-39	1.3%	1.3%	1.3%	1.3%	1.3%
40-44	1.3%	1.3%	1.3%	1.3%	1.3%
45-49	1.3%	1.3%	1.3%	1.3%	1.3%
50-54	1.3%	1.3%	1.3%	1.3%	1.3%
55-59	1.3%	1.3%	1.3%	1.3%	1.3%
60-64	1.3%	1.3%	1.3%	1.3%	1.3%
65-69	1.3%	1.3%	1.3%	1.3%	1.3%
70+	1.3%	1.3%	1.3%	1.3%	1.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson Factors
Area B

Imaging (CT/PET Scans, MRIs)

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.0%	5.1%	5.0%	5.1%	5.1%
30-34	5.0%	5.1%	5.0%	5.1%	5.1%
35-39	5.1%	5.1%	5.1%	5.1%	5.1%
40-44	5.1%	5.1%	5.1%	5.1%	5.2%
45-49	5.1%	5.1%	5.1%	5.1%	5.1%
50-54	5.1%	5.2%	5.1%	5.2%	5.1%
55-59	5.2%	5.2%	5.2%	5.2%	5.1%
60-64	5.2%	5.2%	5.2%	5.2%	5.1%
65-69	5.2%	5.2%	5.2%	5.2%	5.1%
70+	5.2%	5.2%	5.2%	5.2%	5.1%

Physical, Occupational and Rehab

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.7%	2.8%	2.7%	2.8%	2.8%
30-34	2.8%	2.8%	2.8%	2.8%	2.8%
35-39	2.8%	2.8%	2.8%	2.8%	2.8%
40-44	2.8%	2.8%	2.8%	2.8%	2.8%
45-49	2.8%	2.8%	2.8%	2.8%	2.8%
50-54	2.8%	2.8%	2.8%	2.8%	2.8%
55-59	2.8%	2.8%	2.8%	2.8%	2.8%
60-64	2.8%	2.8%	2.8%	2.8%	2.8%
65-69	2.8%	2.8%	2.8%	2.8%	2.8%
70+	2.8%	2.8%	2.8%	2.8%	2.8%

DXL

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.8%	6.0%	5.9%	6.0%	6.0%
30-34	5.9%	6.0%	5.9%	6.0%	6.1%
35-39	6.0%	6.0%	6.0%	6.0%	6.1%
40-44	6.0%	6.0%	6.0%	6.0%	6.1%
45-49	6.0%	6.1%	6.0%	6.1%	6.1%
50-54	6.1%	6.1%	6.1%	6.1%	6.0%
55-59	6.1%	6.1%	6.1%	6.1%	6.0%
60-64	6.1%	6.1%	6.1%	6.1%	6.0%
65-69	6.1%	6.1%	6.1%	6.1%	6.0%
70+	6.1%	6.1%	6.1%	6.1%	6.0%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area B

Skilled Nursing

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.0%	1.1%	1.0%	1.1%	1.1%
30-34	1.1%	1.1%	1.1%	1.1%	1.1%
35-39	1.1%	1.1%	1.1%	1.1%	1.1%
40-44	1.1%	1.1%	1.1%	1.1%	1.1%
45-49	1.1%	1.1%	1.1%	1.1%	1.1%
50-54	1.1%	1.1%	1.1%	1.1%	1.1%
55-59	1.1%	1.1%	1.1%	1.1%	1.1%
60-64	1.1%	1.1%	1.1%	1.1%	1.1%
65-69	1.1%	1.1%	1.1%	1.1%	1.1%
70+	1.1%	1.1%	1.1%	1.1%	1.1%

Outpatient Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.6%	2.6%	2.6%	2.7%	2.7%
30-34	2.6%	2.7%	2.6%	2.7%	2.7%
35-39	2.6%	2.7%	2.6%	2.7%	2.7%
40-44	2.6%	2.7%	2.6%	2.7%	2.7%
45-49	2.7%	2.7%	2.7%	2.7%	2.7%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	2.7%	2.7%	2.7%	2.7%	2.6%
65-69	2.7%	2.7%	2.7%	2.7%	2.6%
70+	2.7%	2.7%	2.7%	2.7%	2.6%

Preventive Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	6.2%	3.3%	6.0%	3.0%	2.7%
30-34	4.7%	2.8%	4.8%	2.8%	2.5%
35-39	3.9%	2.8%	4.0%	2.8%	2.3%
40-44	3.4%	2.6%	3.5%	2.7%	2.3%
45-49	2.8%	2.5%	2.8%	2.5%	2.4%
50-54	2.4%	2.2%	2.4%	2.2%	2.7%
55-59	2.0%	2.1%	2.1%	2.1%	2.9%
60-64	1.8%	1.9%	1.8%	1.9%	3.2%
65-69	1.7%	1.8%	1.7%	1.9%	3.6%
70+	1.7%	1.8%	1.7%	1.8%	3.6%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area B

Prescription Drugs

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	17.7%	18.2%	17.7%	18.2%	18.3%
30-34	17.9%	18.3%	17.9%	18.3%	18.3%
35-39	18.1%	18.3%	18.1%	18.3%	18.4%
40-44	18.2%	18.3%	18.2%	18.3%	18.4%
45-49	18.3%	18.3%	18.3%	18.3%	18.4%
50-54	18.3%	18.4%	18.3%	18.4%	18.3%
55-59	18.4%	18.4%	18.4%	18.4%	18.3%
60-64	18.5%	18.4%	18.5%	18.4%	18.2%
65-69	18.5%	18.4%	18.5%	18.4%	18.1%
70+	18.5%	18.5%	18.5%	18.5%	18.1%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area C

Individual Factor Weight Table

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.1580	2.6248	1.1966	3.0108	3.4740
30-34	1.6212	3.3582	1.5826	3.2424	4.0530
35-39	2.0458	3.3582	1.9686	3.2424	4.4390
40-44	2.4704	3.6284	2.3932	3.5512	4.6320
45-49	3.3582	4.0530	3.2424	3.9372	4.2460
50-54	4.2074	4.9408	4.0916	4.7864	3.4740
55-59	5.6742	5.5198	5.4812	5.3654	3.0880
60-64	7.2568	6.5234	7.0638	6.3304	2.7020
65-69	7.9902	6.9480	7.7586	6.7550	2.3160
70+	8.6850	7.4112	8.4534	7.1796	2.3160

Towers Watson Adjustment Factors

Emergency Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	10.4%	10.7%	10.4%	10.7%	10.8%
30-34	10.6%	10.8%	10.6%	10.8%	10.8%
35-39	10.6%	10.8%	10.6%	10.8%	10.8%
40-44	10.7%	10.8%	10.7%	10.8%	10.8%
45-49	10.8%	10.8%	10.8%	10.8%	10.8%
50-54	10.8%	10.8%	10.8%	10.8%	10.8%
55-59	10.8%	10.8%	10.8%	10.8%	10.7%
60-64	10.9%	10.8%	10.9%	10.8%	10.7%
65-69	10.9%	10.8%	10.9%	10.8%	10.7%
70+	10.9%	10.9%	10.9%	10.9%	10.7%

Inpatient Hospital

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	20.4%	20.9%	20.4%	21.0%	21.0%
30-34	20.7%	21.0%	20.6%	21.0%	21.1%
35-39	20.8%	21.0%	20.8%	21.0%	21.1%
40-44	20.9%	21.1%	20.9%	21.1%	21.1%
45-49	21.0%	21.1%	21.0%	21.1%	21.1%
50-54	21.1%	21.1%	21.1%	21.1%	21.0%
55-59	21.2%	21.2%	21.2%	21.2%	21.0%
60-64	21.2%	21.2%	21.2%	21.2%	20.9%
65-69	21.2%	21.2%	21.2%	21.2%	20.9%
70+	21.2%	21.2%	21.2%	21.2%	20.9%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area C

Primary Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	7.9%	8.1%	7.9%	8.1%	8.1%
30-34	8.0%	8.1%	8.0%	8.1%	8.1%
35-39	8.0%	8.1%	8.0%	8.1%	8.2%
40-44	8.1%	8.1%	8.1%	8.1%	8.2%
45-49	8.1%	8.1%	8.1%	8.1%	8.1%
50-54	8.1%	8.2%	8.1%	8.2%	8.1%
55-59	8.2%	8.2%	8.2%	8.2%	8.1%
60-64	8.2%	8.2%	8.2%	8.2%	8.1%
65-69	8.2%	8.2%	8.2%	8.2%	8.1%
70+	8.2%	8.2%	8.2%	8.2%	8.1%

Specialist

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	19.2%	19.7%	19.2%	19.8%	19.8%
30-34	19.5%	19.8%	19.5%	19.8%	19.9%
35-39	19.6%	19.8%	19.6%	19.8%	19.9%
40-44	19.7%	19.9%	19.7%	19.8%	19.9%
45-49	19.8%	19.9%	19.8%	19.9%	19.9%
50-54	19.9%	19.9%	19.9%	19.9%	19.8%
55-59	20.0%	20.0%	20.0%	19.9%	19.8%
60-64	20.0%	20.0%	20.0%	20.0%	19.8%
65-69	20.0%	20.0%	20.0%	20.0%	19.7%
70+	20.0%	20.0%	20.0%	20.0%	19.7%

Mental Heatlh and Substance Abuse

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3%	1.3%	1.3%	1.3%	1.3%
30-34	1.3%	1.3%	1.3%	1.3%	1.3%
35-39	1.3%	1.3%	1.3%	1.3%	1.3%
40-44	1.3%	1.3%	1.3%	1.3%	1.3%
45-49	1.3%	1.3%	1.3%	1.3%	1.3%
50-54	1.3%	1.3%	1.3%	1.3%	1.3%
55-59	1.3%	1.3%	1.3%	1.3%	1.3%
60-64	1.3%	1.3%	1.3%	1.3%	1.3%
65-69	1.3%	1.3%	1.3%	1.3%	1.3%
70+	1.3%	1.3%	1.3%	1.3%	1.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area C

Imaging (CT/PET Scans, MRIs)

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.0%	5.1%	5.0%	5.1%	5.1%
30-34	5.0%	5.1%	5.0%	5.1%	5.1%
35-39	5.1%	5.1%	5.1%	5.1%	5.2%
40-44	5.1%	5.1%	5.1%	5.1%	5.2%
45-49	5.1%	5.1%	5.1%	5.1%	5.2%
50-54	5.1%	5.2%	5.1%	5.2%	5.1%
55-59	5.2%	5.2%	5.2%	5.2%	5.1%
60-64	5.2%	5.2%	5.2%	5.2%	5.1%
65-69	5.2%	5.2%	5.2%	5.2%	5.1%
70+	5.2%	5.2%	5.2%	5.2%	5.1%

Physical, Occupational and Rehab

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.7%	2.8%	2.7%	2.8%	2.8%
30-34	2.8%	2.8%	2.8%	2.8%	2.8%
35-39	2.8%	2.8%	2.8%	2.8%	2.8%
40-44	2.8%	2.8%	2.8%	2.8%	2.8%
45-49	2.8%	2.8%	2.8%	2.8%	2.8%
50-54	2.8%	2.8%	2.8%	2.8%	2.8%
55-59	2.8%	2.8%	2.8%	2.8%	2.8%
60-64	2.8%	2.8%	2.8%	2.8%	2.8%
65-69	2.8%	2.8%	2.8%	2.8%	2.8%
70+	2.8%	2.8%	2.8%	2.8%	2.8%

DXL

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.9%	6.0%	5.9%	6.0%	6.1%
30-34	5.9%	6.0%	5.9%	6.0%	6.1%
35-39	6.0%	6.0%	6.0%	6.0%	6.1%
40-44	6.0%	6.1%	6.0%	6.1%	6.1%
45-49	6.0%	6.1%	6.0%	6.1%	6.1%
50-54	6.1%	6.1%	6.1%	6.1%	6.1%
55-59	6.1%	6.1%	6.1%	6.1%	6.0%
60-64	6.1%	6.1%	6.1%	6.1%	6.0%
65-69	6.1%	6.1%	6.1%	6.1%	6.0%
70+	6.1%	6.1%	6.1%	6.1%	6.0%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area C

Skilled Nursing

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.0%	1.1%	1.1%	1.1%	1.1%
30-34	1.1%	1.1%	1.1%	1.1%	1.1%
35-39	1.1%	1.1%	1.1%	1.1%	1.1%
40-44	1.1%	1.1%	1.1%	1.1%	1.1%
45-49	1.1%	1.1%	1.1%	1.1%	1.1%
50-54	1.1%	1.1%	1.1%	1.1%	1.1%
55-59	1.1%	1.1%	1.1%	1.1%	1.1%
60-64	1.1%	1.1%	1.1%	1.1%	1.1%
65-69	1.1%	1.1%	1.1%	1.1%	1.1%
70+	1.1%	1.1%	1.1%	1.1%	1.1%

Outpatient Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.6%	2.6%	2.6%	2.7%	2.7%
30-34	2.6%	2.7%	2.6%	2.7%	2.7%
35-39	2.6%	2.7%	2.6%	2.7%	2.7%
40-44	2.6%	2.7%	2.6%	2.7%	2.7%
45-49	2.7%	2.7%	2.7%	2.7%	2.7%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	2.7%	2.7%	2.7%	2.7%	2.6%
65-69	2.7%	2.7%	2.7%	2.7%	2.6%
70+	2.7%	2.7%	2.7%	2.7%	2.6%

Preventive Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.8%	3.1%	5.7%	2.8%	2.6%
30-34	4.4%	2.6%	4.5%	2.7%	2.4%
35-39	3.7%	2.6%	3.8%	2.7%	2.2%
40-44	3.2%	2.5%	3.3%	2.5%	2.2%
45-49	2.6%	2.4%	2.7%	2.4%	2.3%
50-54	2.3%	2.1%	2.3%	2.1%	2.6%
55-59	2.0%	2.0%	2.0%	2.0%	2.8%
60-64	1.7%	1.8%	1.8%	1.8%	3.1%
65-69	1.7%	1.8%	1.7%	1.8%	3.4%
70+	1.6%	1.7%	1.6%	1.7%	3.4%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area C

Prescription Drugs

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	17.7%	18.2%	17.8%	18.3%	18.3%
30-34	18.0%	18.3%	18.0%	18.3%	18.4%
35-39	18.1%	18.3%	18.1%	18.3%	18.4%
40-44	18.2%	18.3%	18.2%	18.3%	18.4%
45-49	18.3%	18.4%	18.3%	18.4%	18.4%
50-54	18.4%	18.4%	18.4%	18.4%	18.3%
55-59	18.4%	18.4%	18.4%	18.4%	18.3%
60-64	18.5%	18.5%	18.5%	18.4%	18.2%
65-69	18.5%	18.5%	18.5%	18.5%	18.2%
70+	18.5%	18.5%	18.5%	18.5%	18.2%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson Factors
Area D

Individual Factor Weight Table

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.2510	2.8356	1.2927	3.2526	3.7530
30-34	1.7514	3.6279	1.7097	3.5028	4.3785
35-39	2.2101	3.6279	2.1267	3.5028	4.7955
40-44	2.6688	3.9198	2.5854	3.8364	5.0040
45-49	3.6279	4.3785	3.5028	4.2534	4.5870
50-54	4.5453	5.3376	4.4202	5.1708	3.7530
55-59	6.1299	5.9631	5.9214	5.7963	3.3360
60-64	7.8396	7.0473	7.6311	6.8388	2.9190
65-69	8.6319	7.5060	8.3817	7.2975	2.5020
70+	9.3825	8.0064	9.1323	7.7562	2.5020

Towers Watson Adjustment Factors

Emergency Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	10.5%	10.7%	10.5%	10.8%	10.8%
30-34	10.6%	10.8%	10.6%	10.8%	10.8%
35-39	10.7%	10.8%	10.7%	10.8%	10.8%
40-44	10.7%	10.8%	10.7%	10.8%	10.8%
45-49	10.8%	10.8%	10.8%	10.8%	10.8%
50-54	10.8%	10.8%	10.8%	10.8%	10.8%
55-59	10.8%	10.8%	10.8%	10.8%	10.8%
60-64	10.9%	10.9%	10.9%	10.8%	10.7%
65-69	10.9%	10.9%	10.9%	10.9%	10.7%
70+	10.9%	10.9%	10.9%	10.9%	10.7%

Inpatient Hospital

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	20.5%	21.0%	20.5%	21.0%	21.1%
30-34	20.7%	21.1%	20.7%	21.0%	21.1%
35-39	20.9%	21.1%	20.8%	21.0%	21.1%
40-44	20.9%	21.1%	20.9%	21.1%	21.1%
45-49	21.1%	21.1%	21.0%	21.1%	21.1%
50-54	21.1%	21.2%	21.1%	21.2%	21.1%
55-59	21.2%	21.2%	21.2%	21.2%	21.0%
60-64	21.2%	21.2%	21.2%	21.2%	21.0%
65-69	21.2%	21.2%	21.2%	21.2%	20.9%
70+	21.3%	21.2%	21.2%	21.2%	20.9%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area D

Primary Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	7.9%	8.1%	7.9%	8.1%	8.1%
30-34	8.0%	8.1%	8.0%	8.1%	8.1%
35-39	8.0%	8.1%	8.0%	8.1%	8.2%
40-44	8.1%	8.1%	8.1%	8.1%	8.2%
45-49	8.1%	8.1%	8.1%	8.1%	8.2%
50-54	8.2%	8.2%	8.1%	8.2%	8.1%
55-59	8.2%	8.2%	8.2%	8.2%	8.1%
60-64	8.2%	8.2%	8.2%	8.2%	8.1%
65-69	8.2%	8.2%	8.2%	8.2%	8.1%
70+	8.2%	8.2%	8.2%	8.2%	8.1%

Specialist

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	19.3%	19.8%	19.3%	19.8%	19.9%
30-34	19.5%	19.9%	19.5%	19.8%	19.9%
35-39	19.7%	19.9%	19.6%	19.8%	19.9%
40-44	19.7%	19.9%	19.7%	19.9%	19.9%
45-49	19.9%	19.9%	19.8%	19.9%	19.9%
50-54	19.9%	19.9%	19.9%	19.9%	19.9%
55-59	20.0%	20.0%	20.0%	20.0%	19.8%
60-64	20.0%	20.0%	20.0%	20.0%	19.8%
65-69	20.0%	20.0%	20.0%	20.0%	19.7%
70+	20.0%	20.0%	20.0%	20.0%	19.7%

Mental Heatlh and Substance Abuse

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3%	1.3%	1.3%	1.3%	1.3%
30-34	1.3%	1.3%	1.3%	1.3%	1.3%
35-39	1.3%	1.3%	1.3%	1.3%	1.3%
40-44	1.3%	1.3%	1.3%	1.3%	1.3%
45-49	1.3%	1.3%	1.3%	1.3%	1.3%
50-54	1.3%	1.3%	1.3%	1.3%	1.3%
55-59	1.3%	1.3%	1.3%	1.3%	1.3%
60-64	1.3%	1.3%	1.3%	1.3%	1.3%
65-69	1.3%	1.3%	1.3%	1.3%	1.3%
70+	1.3%	1.3%	1.3%	1.3%	1.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area D

Imaging (CT/PET Scans, MRIs)

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.0%	5.1%	5.0%	5.1%	5.1%
30-34	5.1%	5.1%	5.1%	5.1%	5.2%
35-39	5.1%	5.1%	5.1%	5.1%	5.2%
40-44	5.1%	5.1%	5.1%	5.1%	5.2%
45-49	5.1%	5.2%	5.1%	5.2%	5.2%
50-54	5.2%	5.2%	5.2%	5.2%	5.1%
55-59	5.2%	5.2%	5.2%	5.2%	5.1%
60-64	5.2%	5.2%	5.2%	5.2%	5.1%
65-69	5.2%	5.2%	5.2%	5.2%	5.1%
70+	5.2%	5.2%	5.2%	5.2%	5.1%

Physical, Occupational and Rehab

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.7%	2.8%	2.7%	2.8%	2.8%
30-34	2.8%	2.8%	2.8%	2.8%	2.8%
35-39	2.8%	2.8%	2.8%	2.8%	2.8%
40-44	2.8%	2.8%	2.8%	2.8%	2.8%
45-49	2.8%	2.8%	2.8%	2.8%	2.8%
50-54	2.8%	2.8%	2.8%	2.8%	2.8%
55-59	2.8%	2.8%	2.8%	2.8%	2.8%
60-64	2.8%	2.8%	2.8%	2.8%	2.8%
65-69	2.8%	2.8%	2.8%	2.8%	2.8%
70+	2.8%	2.8%	2.8%	2.8%	2.8%

DXL

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.9%	6.0%	5.9%	6.0%	6.1%
30-34	6.0%	6.1%	6.0%	6.1%	6.1%
35-39	6.0%	6.1%	6.0%	6.1%	6.1%
40-44	6.0%	6.1%	6.0%	6.1%	6.1%
45-49	6.1%	6.1%	6.1%	6.1%	6.1%
50-54	6.1%	6.1%	6.1%	6.1%	6.1%
55-59	6.1%	6.1%	6.1%	6.1%	6.0%
60-64	6.1%	6.1%	6.1%	6.1%	6.0%
65-69	6.1%	6.1%	6.1%	6.1%	6.0%
70+	6.1%	6.1%	6.1%	6.1%	6.0%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area D

Skilled Nursing

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.1%	1.1%	1.1%	1.1%	1.1%
30-34	1.1%	1.1%	1.1%	1.1%	1.1%
35-39	1.1%	1.1%	1.1%	1.1%	1.1%
40-44	1.1%	1.1%	1.1%	1.1%	1.1%
45-49	1.1%	1.1%	1.1%	1.1%	1.1%
50-54	1.1%	1.1%	1.1%	1.1%	1.1%
55-59	1.1%	1.1%	1.1%	1.1%	1.1%
60-64	1.1%	1.1%	1.1%	1.1%	1.1%
65-69	1.1%	1.1%	1.1%	1.1%	1.1%
70+	1.1%	1.1%	1.1%	1.1%	1.1%

Outpatient Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.6%	2.7%	2.6%	2.7%	2.7%
30-34	2.6%	2.7%	2.6%	2.7%	2.7%
35-39	2.6%	2.7%	2.6%	2.7%	2.7%
40-44	2.6%	2.7%	2.6%	2.7%	2.7%
45-49	2.7%	2.7%	2.7%	2.7%	2.7%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	2.7%	2.7%	2.7%	2.7%	2.7%
65-69	2.7%	2.7%	2.7%	2.7%	2.6%
70+	2.7%	2.7%	2.7%	2.7%	2.6%

Preventive Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.5%	3.0%	5.3%	2.7%	2.5%
30-34	4.2%	2.5%	4.3%	2.6%	2.2%
35-39	3.5%	2.5%	3.6%	2.6%	2.1%
40-44	3.1%	2.4%	3.1%	2.4%	2.1%
45-49	2.5%	2.2%	2.6%	2.3%	2.2%
50-54	2.2%	2.0%	2.2%	2.1%	2.5%
55-59	1.9%	1.9%	1.9%	1.9%	2.7%
60-64	1.7%	1.8%	1.7%	1.8%	2.9%
65-69	1.6%	1.7%	1.6%	1.7%	3.2%
70+	1.6%	1.7%	1.6%	1.7%	3.2%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area D

Prescription Drugs

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	17.8%	18.3%	17.8%	18.3%	18.3%
30-34	18.0%	18.3%	18.0%	18.3%	18.4%
35-39	18.2%	18.3%	18.1%	18.3%	18.4%
40-44	18.2%	18.3%	18.2%	18.3%	18.4%
45-49	18.3%	18.4%	18.3%	18.4%	18.4%
50-54	18.4%	18.4%	18.4%	18.4%	18.3%
55-59	18.4%	18.4%	18.4%	18.4%	18.3%
60-64	18.5%	18.5%	18.5%	18.5%	18.3%
65-69	18.5%	18.5%	18.5%	18.5%	18.2%
70+	18.5%	18.5%	18.5%	18.5%	18.2%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson Factors
Area E

Individual Factor Weight Table

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3300	3.0147	1.3743	3.4580	3.9900
30-34	1.8620	3.8570	1.8177	3.7240	4.6550
35-39	2.3497	3.8570	2.2610	3.7240	5.0983
40-44	2.8373	4.1673	2.7487	4.0787	5.3200
45-49	3.8570	4.6550	3.7240	4.5220	4.8767
50-54	4.8323	5.6747	4.6993	5.4973	3.9900
55-59	6.5170	6.3397	6.2953	6.1623	3.5467
60-64	8.3347	7.4923	8.1130	7.2707	3.1033
65-69	9.1770	7.9800	8.9110	7.7583	2.6600
70+	9.9750	8.5120	9.7090	8.2460	2.6600

Towers Watson Adjustment Factors

Emergency Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	10.5%	10.7%	10.5%	10.8%	10.8%
30-34	10.6%	10.8%	10.6%	10.8%	10.8%
35-39	10.7%	10.8%	10.7%	10.8%	10.8%
40-44	10.7%	10.8%	10.7%	10.8%	10.8%
45-49	10.8%	10.8%	10.8%	10.8%	10.8%
50-54	10.8%	10.8%	10.8%	10.8%	10.8%
55-59	10.8%	10.8%	10.8%	10.8%	10.8%
60-64	10.9%	10.9%	10.9%	10.9%	10.7%
65-69	10.9%	10.9%	10.9%	10.9%	10.7%
70+	10.9%	10.9%	10.9%	10.9%	10.7%

Inpatient Hospital

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	20.5%	21.0%	20.5%	21.0%	21.1%
30-34	20.8%	21.1%	20.7%	21.1%	21.1%
35-39	20.9%	21.1%	20.9%	21.1%	21.1%
40-44	21.0%	21.1%	21.0%	21.1%	21.2%
45-49	21.1%	21.1%	21.1%	21.1%	21.1%
50-54	21.1%	21.2%	21.1%	21.2%	21.1%
55-59	21.2%	21.2%	21.2%	21.2%	21.1%
60-64	21.2%	21.2%	21.2%	21.2%	21.0%
65-69	21.2%	21.2%	21.2%	21.2%	20.9%
70+	21.3%	21.2%	21.3%	21.2%	20.9%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area E

Primary Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	7.9%	8.1%	7.9%	8.1%	8.1%
30-34	8.0%	8.1%	8.0%	8.1%	8.2%
35-39	8.1%	8.1%	8.1%	8.1%	8.2%
40-44	8.1%	8.1%	8.1%	8.1%	8.2%
45-49	8.1%	8.2%	8.1%	8.2%	8.2%
50-54	8.2%	8.2%	8.2%	8.2%	8.1%
55-59	8.2%	8.2%	8.2%	8.2%	8.1%
60-64	8.2%	8.2%	8.2%	8.2%	8.1%
65-69	8.2%	8.2%	8.2%	8.2%	8.1%
70+	8.2%	8.2%	8.2%	8.2%	8.1%

Specialist

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	19.3%	19.8%	19.4%	19.8%	19.9%
30-34	19.6%	19.9%	19.6%	19.9%	19.9%
35-39	19.7%	19.9%	19.7%	19.9%	19.9%
40-44	19.8%	19.9%	19.8%	19.9%	19.9%
45-49	19.9%	19.9%	19.9%	19.9%	19.9%
50-54	19.9%	20.0%	19.9%	20.0%	19.9%
55-59	20.0%	20.0%	20.0%	20.0%	19.8%
60-64	20.0%	20.0%	20.0%	20.0%	19.8%
65-69	20.0%	20.0%	20.0%	20.0%	19.7%
70+	20.0%	20.0%	20.0%	20.0%	19.7%

Mental Heatlh and Substance Abuse

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3%	1.3%	1.3%	1.3%	1.3%
30-34	1.3%	1.3%	1.3%	1.3%	1.3%
35-39	1.3%	1.3%	1.3%	1.3%	1.3%
40-44	1.3%	1.3%	1.3%	1.3%	1.3%
45-49	1.3%	1.3%	1.3%	1.3%	1.3%
50-54	1.3%	1.3%	1.3%	1.3%	1.3%
55-59	1.3%	1.3%	1.3%	1.3%	1.3%
60-64	1.3%	1.3%	1.3%	1.3%	1.3%
65-69	1.3%	1.3%	1.3%	1.3%	1.3%
70+	1.3%	1.3%	1.3%	1.3%	1.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area E

Imaging (CT/PET Scans, MRIs)

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.0%	5.1%	5.0%	5.1%	5.1%
30-34	5.1%	5.1%	5.1%	5.1%	5.2%
35-39	5.1%	5.1%	5.1%	5.1%	5.2%
40-44	5.1%	5.1%	5.1%	5.1%	5.2%
45-49	5.1%	5.2%	5.1%	5.2%	5.2%
50-54	5.2%	5.2%	5.2%	5.2%	5.1%
55-59	5.2%	5.2%	5.2%	5.2%	5.1%
60-64	5.2%	5.2%	5.2%	5.2%	5.1%
65-69	5.2%	5.2%	5.2%	5.2%	5.1%
70+	5.2%	5.2%	5.2%	5.2%	5.1%

Physical, Occupational and Rehab

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.7%	2.8%	2.8%	2.8%	2.8%
30-34	2.8%	2.8%	2.8%	2.8%	2.8%
35-39	2.8%	2.8%	2.8%	2.8%	2.8%
40-44	2.8%	2.8%	2.8%	2.8%	2.8%
45-49	2.8%	2.8%	2.8%	2.8%	2.8%
50-54	2.8%	2.8%	2.8%	2.8%	2.8%
55-59	2.8%	2.8%	2.8%	2.8%	2.8%
60-64	2.8%	2.8%	2.8%	2.8%	2.8%
65-69	2.8%	2.8%	2.8%	2.8%	2.8%
70+	2.8%	2.8%	2.8%	2.8%	2.8%

DXL

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.9%	6.0%	5.9%	6.1%	6.1%
30-34	6.0%	6.1%	6.0%	6.1%	6.1%
35-39	6.0%	6.1%	6.0%	6.1%	6.1%
40-44	6.0%	6.1%	6.0%	6.1%	6.1%
45-49	6.1%	6.1%	6.1%	6.1%	6.1%
50-54	6.1%	6.1%	6.1%	6.1%	6.1%
55-59	6.1%	6.1%	6.1%	6.1%	6.1%
60-64	6.1%	6.1%	6.1%	6.1%	6.0%
65-69	6.1%	6.1%	6.1%	6.1%	6.0%
70+	6.1%	6.1%	6.1%	6.1%	6.0%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area E

Skilled Nursing

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.1%	1.1%	1.1%	1.1%	1.1%
30-34	1.1%	1.1%	1.1%	1.1%	1.1%
35-39	1.1%	1.1%	1.1%	1.1%	1.1%
40-44	1.1%	1.1%	1.1%	1.1%	1.1%
45-49	1.1%	1.1%	1.1%	1.1%	1.1%
50-54	1.1%	1.1%	1.1%	1.1%	1.1%
55-59	1.1%	1.1%	1.1%	1.1%	1.1%
60-64	1.1%	1.1%	1.1%	1.1%	1.1%
65-69	1.1%	1.1%	1.1%	1.1%	1.1%
70+	1.1%	1.1%	1.1%	1.1%	1.1%

Outpatient Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.6%	2.7%	2.6%	2.7%	2.7%
30-34	2.6%	2.7%	2.6%	2.7%	2.7%
35-39	2.6%	2.7%	2.6%	2.7%	2.7%
40-44	2.7%	2.7%	2.7%	2.7%	2.7%
45-49	2.7%	2.7%	2.7%	2.7%	2.7%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	2.7%	2.7%	2.7%	2.7%	2.7%
65-69	2.7%	2.7%	2.7%	2.7%	2.6%
70+	2.7%	2.7%	2.7%	2.7%	2.6%

Preventive Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.2%	2.8%	5.1%	2.6%	2.4%
30-34	4.0%	2.4%	4.1%	2.5%	2.2%
35-39	3.4%	2.4%	3.5%	2.5%	2.1%
40-44	3.0%	2.3%	3.0%	2.3%	2.0%
45-49	2.4%	2.2%	2.5%	2.2%	2.1%
50-54	2.1%	2.0%	2.2%	2.0%	2.4%
55-59	1.8%	1.8%	1.9%	1.9%	2.6%
60-64	1.6%	1.7%	1.7%	1.7%	2.8%
65-69	1.6%	1.7%	1.6%	1.7%	3.1%
70+	1.5%	1.6%	1.5%	1.6%	3.1%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area E

Prescription Drugs

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	17.9%	18.3%	17.9%	18.3%	18.4%
30-34	18.1%	18.3%	18.1%	18.3%	18.4%
35-39	18.2%	18.3%	18.2%	18.3%	18.4%
40-44	18.3%	18.4%	18.2%	18.4%	18.4%
45-49	18.3%	18.4%	18.3%	18.4%	18.4%
50-54	18.4%	18.4%	18.4%	18.4%	18.4%
55-59	18.5%	18.4%	18.4%	18.4%	18.3%
60-64	18.5%	18.5%	18.5%	18.5%	18.3%
65-69	18.5%	18.5%	18.5%	18.5%	18.2%
70+	18.5%	18.5%	18.5%	18.5%	18.2%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area F

Individual Factor Weight Table

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.4220	3.2232	1.4694	3.6972	4.2660
30-34	1.9908	4.1238	1.9434	3.9816	4.9770
35-39	2.5122	4.1238	2.4174	3.9816	5.4510
40-44	3.0336	4.4556	2.9388	4.3608	5.6880
45-49	4.1238	4.9770	3.9816	4.8348	5.2140
50-54	5.1666	6.0672	5.0244	5.8776	4.2660
55-59	6.9678	6.7782	6.7308	6.5886	3.7920
60-64	8.9112	8.0106	8.6742	7.7736	3.3180
65-69	9.8118	8.5320	9.5274	8.2950	2.8440
70+	10.6650	9.1008	10.3806	8.8164	2.8440

Towers Watson Adjustment Factors

Emergency Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	10.5%	10.8%	10.5%	10.8%	10.8%
30-34	10.6%	10.8%	10.6%	10.8%	10.8%
35-39	10.7%	10.8%	10.7%	10.8%	10.8%
40-44	10.7%	10.8%	10.7%	10.8%	10.8%
45-49	10.8%	10.8%	10.8%	10.8%	10.8%
50-54	10.8%	10.8%	10.8%	10.8%	10.8%
55-59	10.8%	10.8%	10.8%	10.8%	10.8%
60-64	10.9%	10.9%	10.9%	10.9%	10.8%
65-69	10.9%	10.9%	10.9%	10.9%	10.7%
70+	10.9%	10.9%	10.9%	10.9%	10.7%

Inpatient Hospital

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	20.6%	21.0%	20.6%	21.1%	21.1%
30-34	20.8%	21.1%	20.8%	21.1%	21.1%
35-39	20.9%	21.1%	20.9%	21.1%	21.2%
40-44	21.0%	21.1%	21.0%	21.1%	21.2%
45-49	21.1%	21.1%	21.1%	21.1%	21.2%
50-54	21.2%	21.2%	21.1%	21.2%	21.1%
55-59	21.2%	21.2%	21.2%	21.2%	21.1%
60-64	21.2%	21.2%	21.2%	21.2%	21.0%
65-69	21.3%	21.2%	21.3%	21.2%	21.0%
70+	21.3%	21.2%	21.3%	21.2%	21.0%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area F

Primary Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	7.9%	8.1%	7.9%	8.1%	8.1%
30-34	8.0%	8.1%	8.0%	8.1%	8.2%
35-39	8.1%	8.1%	8.1%	8.1%	8.2%
40-44	8.1%	8.2%	8.1%	8.1%	8.2%
45-49	8.1%	8.2%	8.1%	8.2%	8.2%
50-54	8.2%	8.2%	8.2%	8.2%	8.1%
55-59	8.2%	8.2%	8.2%	8.2%	8.1%
60-64	8.2%	8.2%	8.2%	8.2%	8.1%
65-69	8.2%	8.2%	8.2%	8.2%	8.1%
70+	8.2%	8.2%	8.2%	8.2%	8.1%

Specialist

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	19.4%	19.8%	19.4%	19.9%	19.9%
30-34	19.6%	19.9%	19.6%	19.9%	19.9%
35-39	19.7%	19.9%	19.7%	19.9%	20.0%
40-44	19.8%	19.9%	19.8%	19.9%	20.0%
45-49	19.9%	19.9%	19.9%	19.9%	19.9%
50-54	19.9%	20.0%	19.9%	20.0%	19.9%
55-59	20.0%	20.0%	20.0%	20.0%	19.9%
60-64	20.0%	20.0%	20.0%	20.0%	19.8%
65-69	20.0%	20.0%	20.0%	20.0%	19.8%
70+	20.0%	20.0%	20.0%	20.0%	19.8%

Mental Heatlh and Substance Abuse

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3%	1.3%	1.3%	1.3%	1.3%
30-34	1.3%	1.3%	1.3%	1.3%	1.3%
35-39	1.3%	1.3%	1.3%	1.3%	1.3%
40-44	1.3%	1.3%	1.3%	1.3%	1.3%
45-49	1.3%	1.3%	1.3%	1.3%	1.3%
50-54	1.3%	1.3%	1.3%	1.3%	1.3%
55-59	1.3%	1.3%	1.3%	1.3%	1.3%
60-64	1.3%	1.3%	1.3%	1.3%	1.3%
65-69	1.3%	1.3%	1.3%	1.3%	1.3%
70+	1.3%	1.3%	1.3%	1.3%	1.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area F

Imaging (CT/PET Scans, MRIs)

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.0%	5.1%	5.0%	5.1%	5.2%
30-34	5.1%	5.1%	5.1%	5.1%	5.2%
35-39	5.1%	5.1%	5.1%	5.1%	5.2%
40-44	5.1%	5.2%	5.1%	5.2%	5.2%
45-49	5.1%	5.2%	5.1%	5.2%	5.2%
50-54	5.2%	5.2%	5.2%	5.2%	5.2%
55-59	5.2%	5.2%	5.2%	5.2%	5.1%
60-64	5.2%	5.2%	5.2%	5.2%	5.1%
65-69	5.2%	5.2%	5.2%	5.2%	5.1%
70+	5.2%	5.2%	5.2%	5.2%	5.1%

Physical, Occupational and Rehab

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.8%	2.8%	2.8%	2.8%	2.8%
30-34	2.8%	2.8%	2.8%	2.8%	2.8%
35-39	2.8%	2.8%	2.8%	2.8%	2.8%
40-44	2.8%	2.8%	2.8%	2.8%	2.8%
45-49	2.8%	2.8%	2.8%	2.8%	2.8%
50-54	2.8%	2.8%	2.8%	2.8%	2.8%
55-59	2.8%	2.8%	2.8%	2.8%	2.8%
60-64	2.8%	2.8%	2.8%	2.8%	2.8%
65-69	2.8%	2.8%	2.8%	2.8%	2.8%
70+	2.8%	2.8%	2.8%	2.8%	2.8%

DXL

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.9%	6.0%	5.9%	6.1%	6.1%
30-34	6.0%	6.1%	6.0%	6.1%	6.1%
35-39	6.0%	6.1%	6.0%	6.1%	6.1%
40-44	6.0%	6.1%	6.0%	6.1%	6.1%
45-49	6.1%	6.1%	6.1%	6.1%	6.1%
50-54	6.1%	6.1%	6.1%	6.1%	6.1%
55-59	6.1%	6.1%	6.1%	6.1%	6.1%
60-64	6.1%	6.1%	6.1%	6.1%	6.0%
65-69	6.1%	6.1%	6.1%	6.1%	6.0%
70+	6.1%	6.1%	6.1%	6.1%	6.0%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area F

Skilled Nursing

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.1%	1.1%	1.1%	1.1%	1.1%
30-34	1.1%	1.1%	1.1%	1.1%	1.1%
35-39	1.1%	1.1%	1.1%	1.1%	1.1%
40-44	1.1%	1.1%	1.1%	1.1%	1.1%
45-49	1.1%	1.1%	1.1%	1.1%	1.1%
50-54	1.1%	1.1%	1.1%	1.1%	1.1%
55-59	1.1%	1.1%	1.1%	1.1%	1.1%
60-64	1.1%	1.1%	1.1%	1.1%	1.1%
65-69	1.1%	1.1%	1.1%	1.1%	1.1%
70+	1.1%	1.1%	1.1%	1.1%	1.1%

Outpatient Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.6%	2.7%	2.6%	2.7%	2.7%
30-34	2.6%	2.7%	2.6%	2.7%	2.7%
35-39	2.6%	2.7%	2.6%	2.7%	2.7%
40-44	2.7%	2.7%	2.7%	2.7%	2.7%
45-49	2.7%	2.7%	2.7%	2.7%	2.7%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	2.7%	2.7%	2.7%	2.7%	2.7%
65-69	2.7%	2.7%	2.7%	2.7%	2.7%
70+	2.7%	2.7%	2.7%	2.7%	2.7%

Preventive Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	4.9%	2.7%	4.8%	2.5%	2.3%
30-34	3.8%	2.3%	3.9%	2.4%	2.1%
35-39	3.2%	2.3%	3.3%	2.4%	2.0%
40-44	2.8%	2.2%	2.9%	2.3%	2.0%
45-49	2.3%	2.1%	2.4%	2.1%	2.0%
50-54	2.1%	1.9%	2.1%	1.9%	2.3%
55-59	1.8%	1.8%	1.8%	1.8%	2.4%
60-64	1.6%	1.7%	1.6%	1.7%	2.7%
65-69	1.5%	1.6%	1.5%	1.6%	2.9%
70+	1.5%	1.6%	1.5%	1.6%	2.9%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area F

Prescription Drugs

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	17.9%	18.3%	17.9%	18.3%	18.4%
30-34	18.1%	18.4%	18.1%	18.4%	18.4%
35-39	18.2%	18.4%	18.2%	18.4%	18.4%
40-44	18.3%	18.4%	18.3%	18.4%	18.4%
45-49	18.4%	18.4%	18.4%	18.4%	18.4%
50-54	18.4%	18.4%	18.4%	18.4%	18.4%
55-59	18.5%	18.5%	18.5%	18.5%	18.3%
60-64	18.5%	18.5%	18.5%	18.5%	18.3%
65-69	18.5%	18.5%	18.5%	18.5%	18.3%
70+	18.5%	18.5%	18.5%	18.5%	18.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area G

Individual Factor Weight Table

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.5130	3.4295	1.5634	3.9338	4.5390
30-34	2.1182	4.3877	2.0678	4.2364	5.2955
35-39	2.6730	4.3877	2.5721	4.2364	5.7998
40-44	3.2277	4.7407	3.1269	4.6399	6.0520
45-49	4.3877	5.2955	4.2364	5.1442	5.5477
50-54	5.4972	6.4555	5.3459	6.2537	4.5390
55-59	7.4137	7.2120	7.1615	7.0102	4.0347
60-64	9.4815	8.5232	9.2293	8.2711	3.5303
65-69	10.4397	9.0780	10.1371	8.8258	3.0260
70+	11.3475	9.6832	11.0449	9.3806	3.0260

Towers Watson Adjustment Factors

Emergency Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	10.5%	10.8%	10.6%	10.8%	10.8%
30-34	10.7%	10.8%	10.7%	10.8%	10.8%
35-39	10.7%	10.8%	10.7%	10.8%	10.8%
40-44	10.8%	10.8%	10.7%	10.8%	10.8%
45-49	10.8%	10.8%	10.8%	10.8%	10.8%
50-54	10.8%	10.8%	10.8%	10.8%	10.8%
55-59	10.9%	10.9%	10.9%	10.9%	10.8%
60-64	10.9%	10.9%	10.9%	10.9%	10.8%
65-69	10.9%	10.9%	10.9%	10.9%	10.7%
70+	10.9%	10.9%	10.9%	10.9%	10.7%

Inpatient Hospital

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	20.6%	21.0%	20.6%	21.1%	21.1%
30-34	20.8%	21.1%	20.8%	21.1%	21.2%
35-39	20.9%	21.1%	20.9%	21.1%	21.2%
40-44	21.0%	21.1%	21.0%	21.1%	21.2%
45-49	21.1%	21.2%	21.1%	21.2%	21.2%
50-54	21.2%	21.2%	21.2%	21.2%	21.1%
55-59	21.2%	21.2%	21.2%	21.2%	21.1%
60-64	21.3%	21.2%	21.2%	21.2%	21.0%
65-69	21.3%	21.2%	21.3%	21.2%	21.0%
70+	21.3%	21.3%	21.3%	21.3%	21.0%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area G

Primary Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	8.0%	8.1%	8.0%	8.1%	8.2%
30-34	8.0%	8.1%	8.0%	8.1%	8.2%
35-39	8.1%	8.1%	8.1%	8.1%	8.2%
40-44	8.1%	8.2%	8.1%	8.2%	8.2%
45-49	8.1%	8.2%	8.1%	8.2%	8.2%
50-54	8.2%	8.2%	8.2%	8.2%	8.2%
55-59	8.2%	8.2%	8.2%	8.2%	8.1%
60-64	8.2%	8.2%	8.2%	8.2%	8.1%
65-69	8.2%	8.2%	8.2%	8.2%	8.1%
70+	8.2%	8.2%	8.2%	8.2%	8.1%

Specialist

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	19.4%	19.8%	19.5%	19.9%	19.9%
30-34	19.6%	19.9%	19.6%	19.9%	19.9%
35-39	19.7%	19.9%	19.7%	19.9%	20.0%
40-44	19.8%	19.9%	19.8%	19.9%	20.0%
45-49	19.9%	19.9%	19.9%	19.9%	20.0%
50-54	20.0%	20.0%	19.9%	20.0%	19.9%
55-59	20.0%	20.0%	20.0%	20.0%	19.9%
60-64	20.0%	20.0%	20.0%	20.0%	19.8%
65-69	20.0%	20.0%	20.0%	20.0%	19.8%
70+	20.1%	20.0%	20.1%	20.0%	19.8%

Mental Heatlh and Substance Abuse

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3%	1.3%	1.3%	1.3%	1.3%
30-34	1.3%	1.3%	1.3%	1.3%	1.3%
35-39	1.3%	1.3%	1.3%	1.3%	1.3%
40-44	1.3%	1.3%	1.3%	1.3%	1.3%
45-49	1.3%	1.3%	1.3%	1.3%	1.3%
50-54	1.3%	1.3%	1.3%	1.3%	1.3%
55-59	1.3%	1.3%	1.3%	1.3%	1.3%
60-64	1.3%	1.3%	1.3%	1.3%	1.3%
65-69	1.3%	1.3%	1.3%	1.3%	1.3%
70+	1.3%	1.3%	1.3%	1.3%	1.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area G

Imaging (CT/PET Scans, MRIs)

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.0%	5.1%	5.0%	5.1%	5.2%
30-34	5.1%	5.2%	5.1%	5.2%	5.2%
35-39	5.1%	5.2%	5.1%	5.2%	5.2%
40-44	5.1%	5.2%	5.1%	5.2%	5.2%
45-49	5.2%	5.2%	5.2%	5.2%	5.2%
50-54	5.2%	5.2%	5.2%	5.2%	5.2%
55-59	5.2%	5.2%	5.2%	5.2%	5.1%
60-64	5.2%	5.2%	5.2%	5.2%	5.1%
65-69	5.2%	5.2%	5.2%	5.2%	5.1%
70+	5.2%	5.2%	5.2%	5.2%	5.1%

Physical, Occupational and Rehab

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.8%	2.8%	2.8%	2.8%	2.8%
30-34	2.8%	2.8%	2.8%	2.8%	2.8%
35-39	2.8%	2.8%	2.8%	2.8%	2.8%
40-44	2.8%	2.8%	2.8%	2.8%	2.8%
45-49	2.8%	2.8%	2.8%	2.8%	2.8%
50-54	2.8%	2.8%	2.8%	2.8%	2.8%
55-59	2.8%	2.8%	2.8%	2.8%	2.8%
60-64	2.8%	2.8%	2.8%	2.8%	2.8%
65-69	2.8%	2.8%	2.8%	2.8%	2.8%
70+	2.9%	2.8%	2.8%	2.8%	2.8%

DXL

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.9%	6.0%	5.9%	6.1%	6.1%
30-34	6.0%	6.1%	6.0%	6.1%	6.1%
35-39	6.0%	6.1%	6.0%	6.1%	6.1%
40-44	6.0%	6.1%	6.0%	6.1%	6.1%
45-49	6.1%	6.1%	6.1%	6.1%	6.1%
50-54	6.1%	6.1%	6.1%	6.1%	6.1%
55-59	6.1%	6.1%	6.1%	6.1%	6.1%
60-64	6.1%	6.1%	6.1%	6.1%	6.1%
65-69	6.1%	6.1%	6.1%	6.1%	6.0%
70+	6.1%	6.1%	6.1%	6.1%	6.0%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area G

Skilled Nursing

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.1%	1.1%	1.1%	1.1%	1.1%
30-34	1.1%	1.1%	1.1%	1.1%	1.1%
35-39	1.1%	1.1%	1.1%	1.1%	1.1%
40-44	1.1%	1.1%	1.1%	1.1%	1.1%
45-49	1.1%	1.1%	1.1%	1.1%	1.1%
50-54	1.1%	1.1%	1.1%	1.1%	1.1%
55-59	1.1%	1.1%	1.1%	1.1%	1.1%
60-64	1.1%	1.1%	1.1%	1.1%	1.1%
65-69	1.1%	1.1%	1.1%	1.1%	1.1%
70+	1.1%	1.1%	1.1%	1.1%	1.1%

Outpatient Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.6%	2.7%	2.6%	2.7%	2.7%
30-34	2.6%	2.7%	2.6%	2.7%	2.7%
35-39	2.6%	2.7%	2.6%	2.7%	2.7%
40-44	2.7%	2.7%	2.7%	2.7%	2.7%
45-49	2.7%	2.7%	2.7%	2.7%	2.7%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	2.7%	2.7%	2.7%	2.7%	2.7%
65-69	2.7%	2.7%	2.7%	2.7%	2.7%
70+	2.7%	2.7%	2.7%	2.7%	2.7%

Preventive Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	4.7%	2.6%	4.6%	2.4%	2.2%
30-34	3.6%	2.2%	3.7%	2.3%	2.0%
35-39	3.1%	2.2%	3.2%	2.3%	1.9%
40-44	2.7%	2.1%	2.8%	2.2%	1.9%
45-49	2.2%	2.0%	2.3%	2.1%	2.0%
50-54	2.0%	1.8%	2.0%	1.9%	2.2%
55-59	1.7%	1.7%	1.7%	1.8%	2.4%
60-64	1.6%	1.6%	1.6%	1.6%	2.6%
65-69	1.5%	1.6%	1.5%	1.6%	2.8%
70+	1.5%	1.5%	1.5%	1.6%	2.8%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area G

Prescription Drugs

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	17.9%	18.3%	18.0%	18.4%	18.4%
30-34	18.1%	18.4%	18.1%	18.4%	18.4%
35-39	18.2%	18.4%	18.2%	18.4%	18.4%
40-44	18.3%	18.4%	18.3%	18.4%	18.4%
45-49	18.4%	18.4%	18.4%	18.4%	18.4%
50-54	18.4%	18.4%	18.4%	18.4%	18.4%
55-59	18.5%	18.5%	18.5%	18.5%	18.4%
60-64	18.5%	18.5%	18.5%	18.5%	18.3%
65-69	18.5%	18.5%	18.5%	18.5%	18.3%
70+	18.5%	18.5%	18.5%	18.5%	18.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area H

Individual Factor Weight Table

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.6050	3.6380	1.6585	4.1730	4.8150
30-34	2.2470	4.6545	2.1935	4.4940	5.6175
35-39	2.8355	4.6545	2.7285	4.4940	6.1525
40-44	3.4240	5.0290	3.3170	4.9220	6.4200
45-49	4.6545	5.6175	4.4940	5.4570	5.8850
50-54	5.8315	6.8480	5.6710	6.6340	4.8150
55-59	7.8645	7.6505	7.5970	7.4365	4.2800
60-64	10.0580	9.0415	9.7905	8.7740	3.7450
65-69	11.0745	9.6300	10.7535	9.3625	3.2100
70+	12.0375	10.2720	11.7165	9.9510	3.2100

Towers Watson Adjustment Factors

Emergency Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	10.6%	10.8%	10.6%	10.8%	10.8%
30-34	10.7%	10.8%	10.7%	10.8%	10.8%
35-39	10.7%	10.8%	10.7%	10.8%	10.8%
40-44	10.8%	10.8%	10.8%	10.8%	10.8%
45-49	10.8%	10.8%	10.8%	10.8%	10.8%
50-54	10.8%	10.8%	10.8%	10.8%	10.8%
55-59	10.9%	10.9%	10.9%	10.9%	10.8%
60-64	10.9%	10.9%	10.9%	10.9%	10.8%
65-69	10.9%	10.9%	10.9%	10.9%	10.8%
70+	10.9%	10.9%	10.9%	10.9%	10.8%

Inpatient Hospital

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	20.7%	21.1%	20.7%	21.1%	21.1%
30-34	20.9%	21.1%	20.9%	21.1%	21.2%
35-39	21.0%	21.1%	21.0%	21.1%	21.2%
40-44	21.0%	21.1%	21.0%	21.1%	21.2%
45-49	21.1%	21.2%	21.1%	21.2%	21.2%
50-54	21.2%	21.2%	21.2%	21.2%	21.1%
55-59	21.2%	21.2%	21.2%	21.2%	21.1%
60-64	21.3%	21.2%	21.3%	21.2%	21.1%
65-69	21.3%	21.3%	21.3%	21.3%	21.0%
70+	21.3%	21.3%	21.3%	21.3%	21.0%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area H

Primary Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	8.0%	8.1%	8.0%	8.1%	8.2%
30-34	8.1%	8.2%	8.0%	8.2%	8.2%
35-39	8.1%	8.2%	8.1%	8.2%	8.2%
40-44	8.1%	8.2%	8.1%	8.2%	8.2%
45-49	8.2%	8.2%	8.2%	8.2%	8.2%
50-54	8.2%	8.2%	8.2%	8.2%	8.2%
55-59	8.2%	8.2%	8.2%	8.2%	8.1%
60-64	8.2%	8.2%	8.2%	8.2%	8.1%
65-69	8.2%	8.2%	8.2%	8.2%	8.1%
70+	8.2%	8.2%	8.2%	8.2%	8.1%

Specialist

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	19.5%	19.9%	19.5%	19.9%	19.9%
30-34	19.7%	19.9%	19.7%	19.9%	20.0%
35-39	19.8%	19.9%	19.8%	19.9%	20.0%
40-44	19.8%	19.9%	19.8%	19.9%	20.0%
45-49	19.9%	20.0%	19.9%	20.0%	20.0%
50-54	20.0%	20.0%	20.0%	20.0%	19.9%
55-59	20.0%	20.0%	20.0%	20.0%	19.9%
60-64	20.0%	20.0%	20.0%	20.0%	19.9%
65-69	20.1%	20.0%	20.0%	20.0%	19.8%
70+	20.1%	20.0%	20.1%	20.0%	19.8%

Mental Heatlh and Substance Abuse

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3%	1.3%	1.3%	1.3%	1.3%
30-34	1.3%	1.3%	1.3%	1.3%	1.3%
35-39	1.3%	1.3%	1.3%	1.3%	1.3%
40-44	1.3%	1.3%	1.3%	1.3%	1.3%
45-49	1.3%	1.3%	1.3%	1.3%	1.3%
50-54	1.3%	1.3%	1.3%	1.3%	1.3%
55-59	1.3%	1.3%	1.3%	1.3%	1.3%
60-64	1.3%	1.3%	1.3%	1.3%	1.3%
65-69	1.3%	1.3%	1.3%	1.3%	1.3%
70+	1.3%	1.3%	1.3%	1.3%	1.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area H

Imaging (CT/PET Scans, MRIs)

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.0%	5.1%	5.0%	5.1%	5.2%
30-34	5.1%	5.2%	5.1%	5.2%	5.2%
35-39	5.1%	5.2%	5.1%	5.2%	5.2%
40-44	5.1%	5.2%	5.1%	5.2%	5.2%
45-49	5.2%	5.2%	5.2%	5.2%	5.2%
50-54	5.2%	5.2%	5.2%	5.2%	5.2%
55-59	5.2%	5.2%	5.2%	5.2%	5.2%
60-64	5.2%	5.2%	5.2%	5.2%	5.1%
65-69	5.2%	5.2%	5.2%	5.2%	5.1%
70+	5.2%	5.2%	5.2%	5.2%	5.1%

Physical, Occupational and Rehab

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.8%	2.8%	2.8%	2.8%	2.8%
30-34	2.8%	2.8%	2.8%	2.8%	2.8%
35-39	2.8%	2.8%	2.8%	2.8%	2.8%
40-44	2.8%	2.8%	2.8%	2.8%	2.8%
45-49	2.8%	2.8%	2.8%	2.8%	2.8%
50-54	2.8%	2.8%	2.8%	2.8%	2.8%
55-59	2.8%	2.8%	2.8%	2.8%	2.8%
60-64	2.8%	2.8%	2.8%	2.8%	2.8%
65-69	2.8%	2.8%	2.8%	2.8%	2.8%
70+	2.9%	2.8%	2.9%	2.8%	2.8%

DXL

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.9%	6.1%	5.9%	6.1%	6.1%
30-34	6.0%	6.1%	6.0%	6.1%	6.1%
35-39	6.0%	6.1%	6.0%	6.1%	6.1%
40-44	6.0%	6.1%	6.0%	6.1%	6.1%
45-49	6.1%	6.1%	6.1%	6.1%	6.1%
50-54	6.1%	6.1%	6.1%	6.1%	6.1%
55-59	6.1%	6.1%	6.1%	6.1%	6.1%
60-64	6.1%	6.1%	6.1%	6.1%	6.1%
65-69	6.1%	6.1%	6.1%	6.1%	6.0%
70+	6.1%	6.1%	6.1%	6.1%	6.0%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson Factors
Area H

Skilled Nursing

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.1%	1.1%	1.1%	1.1%	1.1%
30-34	1.1%	1.1%	1.1%	1.1%	1.1%
35-39	1.1%	1.1%	1.1%	1.1%	1.1%
40-44	1.1%	1.1%	1.1%	1.1%	1.1%
45-49	1.1%	1.1%	1.1%	1.1%	1.1%
50-54	1.1%	1.1%	1.1%	1.1%	1.1%
55-59	1.1%	1.1%	1.1%	1.1%	1.1%
60-64	1.1%	1.1%	1.1%	1.1%	1.1%
65-69	1.1%	1.1%	1.1%	1.1%	1.1%
70+	1.1%	1.1%	1.1%	1.1%	1.1%

Outpatient Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.6%	2.7%	2.6%	2.7%	2.7%
30-34	2.6%	2.7%	2.6%	2.7%	2.7%
35-39	2.7%	2.7%	2.6%	2.7%	2.7%
40-44	2.7%	2.7%	2.7%	2.7%	2.7%
45-49	2.7%	2.7%	2.7%	2.7%	2.7%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	2.7%	2.7%	2.7%	2.7%	2.7%
65-69	2.7%	2.7%	2.7%	2.7%	2.7%
70+	2.7%	2.7%	2.7%	2.7%	2.7%

Preventive Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	4.5%	2.5%	4.4%	2.3%	2.1%
30-34	3.5%	2.2%	3.5%	2.2%	2.0%
35-39	3.0%	2.2%	3.0%	2.2%	1.9%
40-44	2.6%	2.1%	2.7%	2.1%	1.8%
45-49	2.2%	2.0%	2.2%	2.0%	1.9%
50-54	1.9%	1.8%	2.0%	1.8%	2.1%
55-59	1.7%	1.7%	1.7%	1.7%	2.3%
60-64	1.5%	1.6%	1.5%	1.6%	2.5%
65-69	1.5%	1.5%	1.5%	1.6%	2.7%
70+	1.4%	1.5%	1.4%	1.5%	2.7%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area H

Prescription Drugs

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	18.0%	18.3%	18.0%	18.4%	18.4%
30-34	18.2%	18.4%	18.1%	18.4%	18.4%
35-39	18.3%	18.4%	18.2%	18.4%	18.4%
40-44	18.3%	18.4%	18.3%	18.4%	18.4%
45-49	18.4%	18.4%	18.4%	18.4%	18.4%
50-54	18.4%	18.5%	18.4%	18.5%	18.4%
55-59	18.5%	18.5%	18.5%	18.5%	18.4%
60-64	18.5%	18.5%	18.5%	18.5%	18.3%
65-69	18.5%	18.5%	18.5%	18.5%	18.3%
70+	18.5%	18.5%	18.5%	18.5%	18.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area I

Individual Factor Weight Table

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.6950	3.8420	1.7515	4.4070	5.0850
30-34	2.3730	4.9155	2.3165	4.7460	5.9325
35-39	2.9945	4.9155	2.8815	4.7460	6.4975
40-44	3.6160	5.3110	3.5030	5.1980	6.7800
45-49	4.9155	5.9325	4.7460	5.7630	6.2150
50-54	6.1585	7.2320	5.9890	7.0060	5.0850
55-59	8.3055	8.0795	8.0230	7.8535	4.5200
60-64	10.6220	9.5485	10.3395	9.2660	3.9550
65-69	11.6955	10.1700	11.3565	9.8875	3.3900
70+	12.7125	10.8480	12.3735	10.5090	3.3900

Towers Watson Adjustment Factors

Emergency Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	10.6%	10.8%	10.6%	10.8%	10.8%
30-34	10.7%	10.8%	10.7%	10.8%	10.8%
35-39	10.7%	10.8%	10.7%	10.8%	10.8%
40-44	10.8%	10.8%	10.8%	10.8%	10.8%
45-49	10.8%	10.8%	10.8%	10.8%	10.8%
50-54	10.8%	10.9%	10.8%	10.9%	10.8%
55-59	10.9%	10.9%	10.9%	10.9%	10.8%
60-64	10.9%	10.9%	10.9%	10.9%	10.8%
65-69	10.9%	10.9%	10.9%	10.9%	10.8%
70+	10.9%	10.9%	10.9%	10.9%	10.8%

Inpatient Hospital

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	20.7%	21.1%	20.7%	21.1%	21.1%
30-34	20.9%	21.1%	20.9%	21.1%	21.2%
35-39	21.0%	21.1%	21.0%	21.1%	21.2%
40-44	21.1%	21.2%	21.0%	21.2%	21.2%
45-49	21.1%	21.2%	21.1%	21.2%	21.2%
50-54	21.2%	21.2%	21.2%	21.2%	21.1%
55-59	21.2%	21.2%	21.2%	21.2%	21.1%
60-64	21.3%	21.3%	21.3%	21.2%	21.1%
65-69	21.3%	21.3%	21.3%	21.3%	21.0%
70+	21.3%	21.3%	21.3%	21.3%	21.0%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area I

Primary Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	8.0%	8.1%	8.0%	8.1%	8.2%
30-34	8.1%	8.2%	8.1%	8.2%	8.2%
35-39	8.1%	8.2%	8.1%	8.2%	8.2%
40-44	8.1%	8.2%	8.1%	8.2%	8.2%
45-49	8.2%	8.2%	8.2%	8.2%	8.2%
50-54	8.2%	8.2%	8.2%	8.2%	8.2%
55-59	8.2%	8.2%	8.2%	8.2%	8.2%
60-64	8.2%	8.2%	8.2%	8.2%	8.1%
65-69	8.2%	8.2%	8.2%	8.2%	8.1%
70+	8.2%	8.2%	8.2%	8.2%	8.1%

Specialist

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	19.5%	19.9%	19.5%	19.9%	19.9%
30-34	19.7%	19.9%	19.7%	19.9%	20.0%
35-39	19.8%	19.9%	19.8%	19.9%	20.0%
40-44	19.9%	19.9%	19.8%	19.9%	20.0%
45-49	19.9%	20.0%	19.9%	20.0%	20.0%
50-54	20.0%	20.0%	20.0%	20.0%	19.9%
55-59	20.0%	20.0%	20.0%	20.0%	19.9%
60-64	20.0%	20.0%	20.0%	20.0%	19.9%
65-69	20.1%	20.0%	20.1%	20.0%	19.8%
70+	20.1%	20.1%	20.1%	20.0%	19.8%

Mental Heatlh and Substance Abuse

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3%	1.3%	1.3%	1.3%	1.3%
30-34	1.3%	1.3%	1.3%	1.3%	1.3%
35-39	1.3%	1.3%	1.3%	1.3%	1.3%
40-44	1.3%	1.3%	1.3%	1.3%	1.3%
45-49	1.3%	1.3%	1.3%	1.3%	1.3%
50-54	1.3%	1.3%	1.3%	1.3%	1.3%
55-59	1.3%	1.3%	1.3%	1.3%	1.3%
60-64	1.3%	1.3%	1.3%	1.3%	1.3%
65-69	1.3%	1.3%	1.3%	1.3%	1.3%
70+	1.3%	1.3%	1.3%	1.3%	1.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area I

Imaging (CT/PET Scans, MRIs)

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.1%	5.1%	5.1%	5.2%	5.2%
30-34	5.1%	5.2%	5.1%	5.2%	5.2%
35-39	5.1%	5.2%	5.1%	5.2%	5.2%
40-44	5.1%	5.2%	5.1%	5.2%	5.2%
45-49	5.2%	5.2%	5.2%	5.2%	5.2%
50-54	5.2%	5.2%	5.2%	5.2%	5.2%
55-59	5.2%	5.2%	5.2%	5.2%	5.2%
60-64	5.2%	5.2%	5.2%	5.2%	5.1%
65-69	5.2%	5.2%	5.2%	5.2%	5.1%
70+	5.2%	5.2%	5.2%	5.2%	5.1%

Physical, Occupational and Rehab

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.8%	2.8%	2.8%	2.8%	2.8%
30-34	2.8%	2.8%	2.8%	2.8%	2.8%
35-39	2.8%	2.8%	2.8%	2.8%	2.8%
40-44	2.8%	2.8%	2.8%	2.8%	2.8%
45-49	2.8%	2.8%	2.8%	2.8%	2.8%
50-54	2.8%	2.8%	2.8%	2.8%	2.8%
55-59	2.8%	2.8%	2.8%	2.8%	2.8%
60-64	2.8%	2.8%	2.8%	2.8%	2.8%
65-69	2.9%	2.8%	2.9%	2.8%	2.8%
70+	2.9%	2.8%	2.9%	2.8%	2.8%

DXL

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	6.0%	6.1%	6.0%	6.1%	6.1%
30-34	6.0%	6.1%	6.0%	6.1%	6.1%
35-39	6.0%	6.1%	6.0%	6.1%	6.1%
40-44	6.1%	6.1%	6.1%	6.1%	6.1%
45-49	6.1%	6.1%	6.1%	6.1%	6.1%
50-54	6.1%	6.1%	6.1%	6.1%	6.1%
55-59	6.1%	6.1%	6.1%	6.1%	6.1%
60-64	6.1%	6.1%	6.1%	6.1%	6.1%
65-69	6.1%	6.1%	6.1%	6.1%	6.0%
70+	6.1%	6.1%	6.1%	6.1%	6.0%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area I

Skilled Nursing

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.1%	1.1%	1.1%	1.1%	1.1%
30-34	1.1%	1.1%	1.1%	1.1%	1.1%
35-39	1.1%	1.1%	1.1%	1.1%	1.1%
40-44	1.1%	1.1%	1.1%	1.1%	1.1%
45-49	1.1%	1.1%	1.1%	1.1%	1.1%
50-54	1.1%	1.1%	1.1%	1.1%	1.1%
55-59	1.1%	1.1%	1.1%	1.1%	1.1%
60-64	1.1%	1.1%	1.1%	1.1%	1.1%
65-69	1.1%	1.1%	1.1%	1.1%	1.1%
70+	1.1%	1.1%	1.1%	1.1%	1.1%

Outpatient Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.6%	2.7%	2.6%	2.7%	2.7%
30-34	2.6%	2.7%	2.6%	2.7%	2.7%
35-39	2.7%	2.7%	2.7%	2.7%	2.7%
40-44	2.7%	2.7%	2.7%	2.7%	2.7%
45-49	2.7%	2.7%	2.7%	2.7%	2.7%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	2.7%	2.7%	2.7%	2.7%	2.7%
65-69	2.7%	2.7%	2.7%	2.7%	2.7%
70+	2.7%	2.7%	2.7%	2.7%	2.7%

Preventive Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	4.3%	2.4%	4.2%	2.2%	2.1%
30-34	3.3%	2.1%	3.4%	2.1%	1.9%
35-39	2.8%	2.1%	2.9%	2.1%	1.8%
40-44	2.5%	2.0%	2.6%	2.0%	1.8%
45-49	2.1%	1.9%	2.1%	1.9%	1.9%
50-54	1.9%	1.7%	1.9%	1.8%	2.1%
55-59	1.6%	1.7%	1.7%	1.7%	2.2%
60-64	1.5%	1.5%	1.5%	1.6%	2.4%
65-69	1.4%	1.5%	1.5%	1.5%	2.6%
70+	1.4%	1.5%	1.4%	1.5%	2.6%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area I

Prescription Drugs

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	18.0%	18.3%	18.0%	18.4%	18.4%
30-34	18.2%	18.4%	18.2%	18.4%	18.4%
35-39	18.3%	18.4%	18.3%	18.4%	18.5%
40-44	18.3%	18.4%	18.3%	18.4%	18.5%
45-49	18.4%	18.4%	18.4%	18.4%	18.4%
50-54	18.4%	18.5%	18.4%	18.5%	18.4%
55-59	18.5%	18.5%	18.5%	18.5%	18.4%
60-64	18.5%	18.5%	18.5%	18.5%	18.4%
65-69	18.5%	18.5%	18.5%	18.5%	18.3%
70+	18.5%	18.5%	18.5%	18.5%	18.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area J

Individual Factor Weight Table

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.6950	3.8420	1.7515	4.4070	5.0850
30-34	2.3730	4.9155	2.3165	4.7460	5.9325
35-39	2.9945	4.9155	2.8815	4.7460	6.4975
40-44	3.6160	5.3110	3.5030	5.1980	6.7800
45-49	4.9155	5.9325	4.7460	5.7630	6.2150
50-54	6.1585	7.2320	5.9890	7.0060	5.0850
55-59	8.3055	8.0795	8.0230	7.8535	4.5200
60-64	10.6220	9.5485	10.3395	9.2660	3.9550
65-69	11.6955	10.1700	11.3565	9.8875	3.3900
70+	12.7125	10.8480	12.3735	10.5090	3.3900

Towers Watson Adjustment Factors

Emergency Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	10.6%	10.8%	10.6%	10.8%	10.8%
30-34	10.7%	10.8%	10.7%	10.8%	10.8%
35-39	10.7%	10.8%	10.7%	10.8%	10.8%
40-44	10.8%	10.8%	10.8%	10.8%	10.8%
45-49	10.8%	10.8%	10.8%	10.8%	10.8%
50-54	10.8%	10.9%	10.8%	10.9%	10.8%
55-59	10.9%	10.9%	10.9%	10.9%	10.8%
60-64	10.9%	10.9%	10.9%	10.9%	10.8%
65-69	10.9%	10.9%	10.9%	10.9%	10.8%
70+	10.9%	10.9%	10.9%	10.9%	10.8%

Inpatient Hospital

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	20.7%	21.1%	20.7%	21.1%	21.1%
30-34	20.9%	21.1%	20.9%	21.1%	21.2%
35-39	21.0%	21.1%	21.0%	21.1%	21.2%
40-44	21.1%	21.2%	21.0%	21.2%	21.2%
45-49	21.1%	21.2%	21.1%	21.2%	21.2%
50-54	21.2%	21.2%	21.2%	21.2%	21.1%
55-59	21.2%	21.2%	21.2%	21.2%	21.1%
60-64	21.3%	21.3%	21.3%	21.2%	21.1%
65-69	21.3%	21.3%	21.3%	21.3%	21.0%
70+	21.3%	21.3%	21.3%	21.3%	21.0%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area J

Primary Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	8.0%	8.1%	8.0%	8.1%	8.2%
30-34	8.1%	8.2%	8.1%	8.2%	8.2%
35-39	8.1%	8.2%	8.1%	8.2%	8.2%
40-44	8.1%	8.2%	8.1%	8.2%	8.2%
45-49	8.2%	8.2%	8.2%	8.2%	8.2%
50-54	8.2%	8.2%	8.2%	8.2%	8.2%
55-59	8.2%	8.2%	8.2%	8.2%	8.2%
60-64	8.2%	8.2%	8.2%	8.2%	8.1%
65-69	8.2%	8.2%	8.2%	8.2%	8.1%
70+	8.2%	8.2%	8.2%	8.2%	8.1%

Specialist

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	19.5%	19.9%	19.5%	19.9%	19.9%
30-34	19.7%	19.9%	19.7%	19.9%	20.0%
35-39	19.8%	19.9%	19.8%	19.9%	20.0%
40-44	19.9%	19.9%	19.8%	19.9%	20.0%
45-49	19.9%	20.0%	19.9%	20.0%	20.0%
50-54	20.0%	20.0%	20.0%	20.0%	19.9%
55-59	20.0%	20.0%	20.0%	20.0%	19.9%
60-64	20.0%	20.0%	20.0%	20.0%	19.9%
65-69	20.1%	20.0%	20.1%	20.0%	19.8%
70+	20.1%	20.1%	20.1%	20.0%	19.8%

Mental Heatlh and Substance Abuse

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3%	1.3%	1.3%	1.3%	1.3%
30-34	1.3%	1.3%	1.3%	1.3%	1.3%
35-39	1.3%	1.3%	1.3%	1.3%	1.3%
40-44	1.3%	1.3%	1.3%	1.3%	1.3%
45-49	1.3%	1.3%	1.3%	1.3%	1.3%
50-54	1.3%	1.3%	1.3%	1.3%	1.3%
55-59	1.3%	1.3%	1.3%	1.3%	1.3%
60-64	1.3%	1.3%	1.3%	1.3%	1.3%
65-69	1.3%	1.3%	1.3%	1.3%	1.3%
70+	1.3%	1.3%	1.3%	1.3%	1.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area J

Imaging (CT/PET Scans, MRIs)

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.1%	5.1%	5.1%	5.2%	5.2%
30-34	5.1%	5.2%	5.1%	5.2%	5.2%
35-39	5.1%	5.2%	5.1%	5.2%	5.2%
40-44	5.1%	5.2%	5.1%	5.2%	5.2%
45-49	5.2%	5.2%	5.2%	5.2%	5.2%
50-54	5.2%	5.2%	5.2%	5.2%	5.2%
55-59	5.2%	5.2%	5.2%	5.2%	5.2%
60-64	5.2%	5.2%	5.2%	5.2%	5.1%
65-69	5.2%	5.2%	5.2%	5.2%	5.1%
70+	5.2%	5.2%	5.2%	5.2%	5.1%

Physical, Occupational and Rehab

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.8%	2.8%	2.8%	2.8%	2.8%
30-34	2.8%	2.8%	2.8%	2.8%	2.8%
35-39	2.8%	2.8%	2.8%	2.8%	2.8%
40-44	2.8%	2.8%	2.8%	2.8%	2.8%
45-49	2.8%	2.8%	2.8%	2.8%	2.8%
50-54	2.8%	2.8%	2.8%	2.8%	2.8%
55-59	2.8%	2.8%	2.8%	2.8%	2.8%
60-64	2.8%	2.8%	2.8%	2.8%	2.8%
65-69	2.9%	2.8%	2.9%	2.8%	2.8%
70+	2.9%	2.8%	2.9%	2.8%	2.8%

DXL

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	6.0%	6.1%	6.0%	6.1%	6.1%
30-34	6.0%	6.1%	6.0%	6.1%	6.1%
35-39	6.0%	6.1%	6.0%	6.1%	6.1%
40-44	6.1%	6.1%	6.1%	6.1%	6.1%
45-49	6.1%	6.1%	6.1%	6.1%	6.1%
50-54	6.1%	6.1%	6.1%	6.1%	6.1%
55-59	6.1%	6.1%	6.1%	6.1%	6.1%
60-64	6.1%	6.1%	6.1%	6.1%	6.1%
65-69	6.1%	6.1%	6.1%	6.1%	6.0%
70+	6.1%	6.1%	6.1%	6.1%	6.0%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area J

Skilled Nursing

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.1%	1.1%	1.1%	1.1%	1.1%
30-34	1.1%	1.1%	1.1%	1.1%	1.1%
35-39	1.1%	1.1%	1.1%	1.1%	1.1%
40-44	1.1%	1.1%	1.1%	1.1%	1.1%
45-49	1.1%	1.1%	1.1%	1.1%	1.1%
50-54	1.1%	1.1%	1.1%	1.1%	1.1%
55-59	1.1%	1.1%	1.1%	1.1%	1.1%
60-64	1.1%	1.1%	1.1%	1.1%	1.1%
65-69	1.1%	1.1%	1.1%	1.1%	1.1%
70+	1.1%	1.1%	1.1%	1.1%	1.1%

Outpatient Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.6%	2.7%	2.6%	2.7%	2.7%
30-34	2.6%	2.7%	2.6%	2.7%	2.7%
35-39	2.7%	2.7%	2.7%	2.7%	2.7%
40-44	2.7%	2.7%	2.7%	2.7%	2.7%
45-49	2.7%	2.7%	2.7%	2.7%	2.7%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	2.7%	2.7%	2.7%	2.7%	2.7%
65-69	2.7%	2.7%	2.7%	2.7%	2.7%
70+	2.7%	2.7%	2.7%	2.7%	2.7%

Preventive Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	4.3%	2.4%	4.2%	2.2%	2.1%
30-34	3.3%	2.1%	3.4%	2.1%	1.9%
35-39	2.8%	2.1%	2.9%	2.1%	1.8%
40-44	2.5%	2.0%	2.6%	2.0%	1.8%
45-49	2.1%	1.9%	2.1%	1.9%	1.9%
50-54	1.9%	1.7%	1.9%	1.8%	2.1%
55-59	1.6%	1.7%	1.7%	1.7%	2.2%
60-64	1.5%	1.5%	1.5%	1.6%	2.4%
65-69	1.4%	1.5%	1.5%	1.5%	2.6%
70+	1.4%	1.5%	1.4%	1.5%	2.6%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area J

Prescription Drugs

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	18.0%	18.3%	18.0%	18.4%	18.4%
30-34	18.2%	18.4%	18.2%	18.4%	18.4%
35-39	18.3%	18.4%	18.3%	18.4%	18.5%
40-44	18.3%	18.4%	18.3%	18.4%	18.5%
45-49	18.4%	18.4%	18.4%	18.4%	18.4%
50-54	18.4%	18.5%	18.4%	18.5%	18.4%
55-59	18.5%	18.5%	18.5%	18.5%	18.4%
60-64	18.5%	18.5%	18.5%	18.5%	18.4%
65-69	18.5%	18.5%	18.5%	18.5%	18.3%
70+	18.5%	18.5%	18.5%	18.5%	18.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson Factors
Area K

Individual Factor Weight Table

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.7990	4.0777	1.8590	4.6774	5.3970
30-34	2.5186	5.2171	2.4586	5.0372	6.2965
35-39	3.1782	5.2171	3.0583	5.0372	6.8962
40-44	3.8379	5.6369	3.7179	5.5169	7.1960
45-49	5.2171	6.2965	5.0372	6.1166	6.5963
50-54	6.5364	7.6757	6.3565	7.4359	5.3970
55-59	8.8151	8.5752	8.5153	8.3354	4.7973
60-64	11.2737	10.1344	10.9739	9.8345	4.1977
65-69	12.4131	10.7940	12.0533	10.4942	3.5980
70+	13.4925	11.5136	13.1327	11.1538	3.5980

Towers Watson Adjustment Factors

Emergency Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	10.6%	10.8%	10.6%	10.8%	10.8%
30-34	10.7%	10.8%	10.7%	10.8%	10.8%
35-39	10.7%	10.8%	10.7%	10.8%	10.8%
40-44	10.8%	10.8%	10.8%	10.8%	10.9%
45-49	10.8%	10.8%	10.8%	10.8%	10.8%
50-54	10.8%	10.9%	10.8%	10.9%	10.8%
55-59	10.9%	10.9%	10.9%	10.9%	10.8%
60-64	10.9%	10.9%	10.9%	10.9%	10.8%
65-69	10.9%	10.9%	10.9%	10.9%	10.8%
70+	10.9%	10.9%	10.9%	10.9%	10.8%

Inpatient Hospital

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	20.7%	21.1%	20.8%	21.1%	21.2%
30-34	20.9%	21.2%	20.9%	21.1%	21.2%
35-39	21.0%	21.2%	21.0%	21.1%	21.2%
40-44	21.1%	21.2%	21.1%	21.2%	21.2%
45-49	21.2%	21.2%	21.1%	21.2%	21.2%
50-54	21.2%	21.2%	21.2%	21.2%	21.2%
55-59	21.2%	21.2%	21.2%	21.2%	21.1%
60-64	21.3%	21.3%	21.3%	21.3%	21.1%
65-69	21.3%	21.3%	21.3%	21.3%	21.1%
70+	21.3%	21.3%	21.3%	21.3%	21.1%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area K

Primary Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	8.0%	8.1%	8.0%	8.2%	8.2%
30-34	8.1%	8.2%	8.1%	8.2%	8.2%
35-39	8.1%	8.2%	8.1%	8.2%	8.2%
40-44	8.1%	8.2%	8.1%	8.2%	8.2%
45-49	8.2%	8.2%	8.2%	8.2%	8.2%
50-54	8.2%	8.2%	8.2%	8.2%	8.2%
55-59	8.2%	8.2%	8.2%	8.2%	8.2%
60-64	8.2%	8.2%	8.2%	8.2%	8.1%
65-69	8.2%	8.2%	8.2%	8.2%	8.1%
70+	8.2%	8.2%	8.2%	8.2%	8.1%

Specialist

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	19.5%	19.9%	19.6%	19.9%	19.9%
30-34	19.7%	19.9%	19.7%	19.9%	20.0%
35-39	19.8%	19.9%	19.8%	19.9%	20.0%
40-44	19.9%	20.0%	19.9%	20.0%	20.0%
45-49	19.9%	20.0%	19.9%	20.0%	20.0%
50-54	20.0%	20.0%	20.0%	20.0%	19.9%
55-59	20.0%	20.0%	20.0%	20.0%	19.9%
60-64	20.1%	20.0%	20.1%	20.0%	19.9%
65-69	20.1%	20.0%	20.1%	20.0%	19.8%
70+	20.1%	20.1%	20.1%	20.1%	19.8%

Mental Heatlh and Substance Abuse

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3%	1.3%	1.3%	1.3%	1.3%
30-34	1.3%	1.3%	1.3%	1.3%	1.3%
35-39	1.3%	1.3%	1.3%	1.3%	1.3%
40-44	1.3%	1.3%	1.3%	1.3%	1.3%
45-49	1.3%	1.3%	1.3%	1.3%	1.3%
50-54	1.3%	1.3%	1.3%	1.3%	1.3%
55-59	1.3%	1.3%	1.3%	1.3%	1.3%
60-64	1.3%	1.3%	1.3%	1.3%	1.3%
65-69	1.3%	1.3%	1.3%	1.3%	1.3%
70+	1.3%	1.3%	1.3%	1.3%	1.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area K

Imaging (CT/PET Scans, MRIs)

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.1%	5.1%	5.1%	5.2%	5.2%
30-34	5.1%	5.2%	5.1%	5.2%	5.2%
35-39	5.1%	5.2%	5.1%	5.2%	5.2%
40-44	5.1%	5.2%	5.1%	5.2%	5.2%
45-49	5.2%	5.2%	5.2%	5.2%	5.2%
50-54	5.2%	5.2%	5.2%	5.2%	5.2%
55-59	5.2%	5.2%	5.2%	5.2%	5.2%
60-64	5.2%	5.2%	5.2%	5.2%	5.1%
65-69	5.2%	5.2%	5.2%	5.2%	5.1%
70+	5.2%	5.2%	5.2%	5.2%	5.1%

Physical, Occupational and Rehab

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.8%	2.8%	2.8%	2.8%	2.8%
30-34	2.8%	2.8%	2.8%	2.8%	2.8%
35-39	2.8%	2.8%	2.8%	2.8%	2.8%
40-44	2.8%	2.8%	2.8%	2.8%	2.8%
45-49	2.8%	2.8%	2.8%	2.8%	2.8%
50-54	2.8%	2.8%	2.8%	2.8%	2.8%
55-59	2.8%	2.8%	2.8%	2.8%	2.8%
60-64	2.9%	2.8%	2.8%	2.8%	2.8%
65-69	2.9%	2.8%	2.9%	2.8%	2.8%
70+	2.9%	2.9%	2.9%	2.8%	2.8%

DXL

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	6.0%	6.1%	6.0%	6.1%	6.1%
30-34	6.0%	6.1%	6.0%	6.1%	6.1%
35-39	6.0%	6.1%	6.0%	6.1%	6.1%
40-44	6.1%	6.1%	6.1%	6.1%	6.1%
45-49	6.1%	6.1%	6.1%	6.1%	6.1%
50-54	6.1%	6.1%	6.1%	6.1%	6.1%
55-59	6.1%	6.1%	6.1%	6.1%	6.1%
60-64	6.1%	6.1%	6.1%	6.1%	6.1%
65-69	6.1%	6.1%	6.1%	6.1%	6.1%
70+	6.1%	6.1%	6.1%	6.1%	6.1%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area K

Skilled Nursing

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.1%	1.1%	1.1%	1.1%	1.1%
30-34	1.1%	1.1%	1.1%	1.1%	1.1%
35-39	1.1%	1.1%	1.1%	1.1%	1.1%
40-44	1.1%	1.1%	1.1%	1.1%	1.1%
45-49	1.1%	1.1%	1.1%	1.1%	1.1%
50-54	1.1%	1.1%	1.1%	1.1%	1.1%
55-59	1.1%	1.1%	1.1%	1.1%	1.1%
60-64	1.1%	1.1%	1.1%	1.1%	1.1%
65-69	1.1%	1.1%	1.1%	1.1%	1.1%
70+	1.1%	1.1%	1.1%	1.1%	1.1%

Outpatient Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.6%	2.7%	2.6%	2.7%	2.7%
30-34	2.6%	2.7%	2.6%	2.7%	2.7%
35-39	2.7%	2.7%	2.7%	2.7%	2.7%
40-44	2.7%	2.7%	2.7%	2.7%	2.7%
45-49	2.7%	2.7%	2.7%	2.7%	2.7%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	2.7%	2.7%	2.7%	2.7%	2.7%
65-69	2.7%	2.7%	2.7%	2.7%	2.7%
70+	2.7%	2.7%	2.7%	2.7%	2.7%

Preventive Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	4.1%	2.3%	4.0%	2.2%	2.0%
30-34	3.2%	2.0%	3.3%	2.1%	1.9%
35-39	2.7%	2.0%	2.8%	2.1%	1.8%
40-44	2.4%	2.0%	2.5%	2.0%	1.7%
45-49	2.0%	1.9%	2.1%	1.9%	1.8%
50-54	1.8%	1.7%	1.8%	1.7%	2.0%
55-59	1.6%	1.6%	1.6%	1.6%	2.1%
60-64	1.5%	1.5%	1.5%	1.5%	2.3%
65-69	1.4%	1.5%	1.4%	1.5%	2.5%
70+	1.4%	1.4%	1.4%	1.5%	2.5%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area K

Prescription Drugs

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	18.0%	18.4%	18.1%	18.4%	18.4%
30-34	18.2%	18.4%	18.2%	18.4%	18.4%
35-39	18.3%	18.4%	18.3%	18.4%	18.5%
40-44	18.3%	18.4%	18.3%	18.4%	18.5%
45-49	18.4%	18.4%	18.4%	18.4%	18.5%
50-54	18.5%	18.5%	18.4%	18.5%	18.4%
55-59	18.5%	18.5%	18.5%	18.5%	18.4%
60-64	18.5%	18.5%	18.5%	18.5%	18.4%
65-69	18.5%	18.5%	18.5%	18.5%	18.3%
70+	18.5%	18.5%	18.5%	18.5%	18.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson Factors
Area L

Individual Factor Weight Table

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.7990	4.0777	1.8590	4.6774	5.3970
30-34	2.5186	5.2171	2.4586	5.0372	6.2965
35-39	3.1782	5.2171	3.0583	5.0372	6.8962
40-44	3.8379	5.6369	3.7179	5.5169	7.1960
45-49	5.2171	6.2965	5.0372	6.1166	6.5963
50-54	6.5364	7.6757	6.3565	7.4359	5.3970
55-59	8.8151	8.5752	8.5153	8.3354	4.7973
60-64	11.2737	10.1344	10.9739	9.8345	4.1977
65-69	12.4131	10.7940	12.0533	10.4942	3.5980
70+	13.4925	11.5136	13.1327	11.1538	3.5980

Towers Watson Adjustment Factors

Emergency Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	10.6%	10.8%	10.6%	10.8%	10.8%
30-34	10.7%	10.8%	10.7%	10.8%	10.8%
35-39	10.7%	10.8%	10.7%	10.8%	10.8%
40-44	10.8%	10.8%	10.8%	10.8%	10.9%
45-49	10.8%	10.8%	10.8%	10.8%	10.8%
50-54	10.8%	10.9%	10.8%	10.9%	10.8%
55-59	10.9%	10.9%	10.9%	10.9%	10.8%
60-64	10.9%	10.9%	10.9%	10.9%	10.8%
65-69	10.9%	10.9%	10.9%	10.9%	10.8%
70+	10.9%	10.9%	10.9%	10.9%	10.8%

Inpatient Hospital

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	20.7%	21.1%	20.8%	21.1%	21.2%
30-34	20.9%	21.2%	20.9%	21.1%	21.2%
35-39	21.0%	21.2%	21.0%	21.1%	21.2%
40-44	21.1%	21.2%	21.1%	21.2%	21.2%
45-49	21.2%	21.2%	21.1%	21.2%	21.2%
50-54	21.2%	21.2%	21.2%	21.2%	21.2%
55-59	21.2%	21.2%	21.2%	21.2%	21.1%
60-64	21.3%	21.3%	21.3%	21.3%	21.1%
65-69	21.3%	21.3%	21.3%	21.3%	21.1%
70+	21.3%	21.3%	21.3%	21.3%	21.1%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area L

Primary Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	8.0%	8.1%	8.0%	8.2%	8.2%
30-34	8.1%	8.2%	8.1%	8.2%	8.2%
35-39	8.1%	8.2%	8.1%	8.2%	8.2%
40-44	8.1%	8.2%	8.1%	8.2%	8.2%
45-49	8.2%	8.2%	8.2%	8.2%	8.2%
50-54	8.2%	8.2%	8.2%	8.2%	8.2%
55-59	8.2%	8.2%	8.2%	8.2%	8.2%
60-64	8.2%	8.2%	8.2%	8.2%	8.1%
65-69	8.2%	8.2%	8.2%	8.2%	8.1%
70+	8.2%	8.2%	8.2%	8.2%	8.1%

Specialist

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	19.5%	19.9%	19.6%	19.9%	19.9%
30-34	19.7%	19.9%	19.7%	19.9%	20.0%
35-39	19.8%	19.9%	19.8%	19.9%	20.0%
40-44	19.9%	20.0%	19.9%	20.0%	20.0%
45-49	19.9%	20.0%	19.9%	20.0%	20.0%
50-54	20.0%	20.0%	20.0%	20.0%	19.9%
55-59	20.0%	20.0%	20.0%	20.0%	19.9%
60-64	20.1%	20.0%	20.1%	20.0%	19.9%
65-69	20.1%	20.0%	20.1%	20.0%	19.8%
70+	20.1%	20.1%	20.1%	20.1%	19.8%

Mental Heatlh and Substance Abuse

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3%	1.3%	1.3%	1.3%	1.3%
30-34	1.3%	1.3%	1.3%	1.3%	1.3%
35-39	1.3%	1.3%	1.3%	1.3%	1.3%
40-44	1.3%	1.3%	1.3%	1.3%	1.3%
45-49	1.3%	1.3%	1.3%	1.3%	1.3%
50-54	1.3%	1.3%	1.3%	1.3%	1.3%
55-59	1.3%	1.3%	1.3%	1.3%	1.3%
60-64	1.3%	1.3%	1.3%	1.3%	1.3%
65-69	1.3%	1.3%	1.3%	1.3%	1.3%
70+	1.3%	1.3%	1.3%	1.3%	1.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area L

Imaging (CT/PET Scans, MRIs)

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.1%	5.1%	5.1%	5.2%	5.2%
30-34	5.1%	5.2%	5.1%	5.2%	5.2%
35-39	5.1%	5.2%	5.1%	5.2%	5.2%
40-44	5.1%	5.2%	5.1%	5.2%	5.2%
45-49	5.2%	5.2%	5.2%	5.2%	5.2%
50-54	5.2%	5.2%	5.2%	5.2%	5.2%
55-59	5.2%	5.2%	5.2%	5.2%	5.2%
60-64	5.2%	5.2%	5.2%	5.2%	5.1%
65-69	5.2%	5.2%	5.2%	5.2%	5.1%
70+	5.2%	5.2%	5.2%	5.2%	5.1%

Physical, Occupational and Rehab

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.8%	2.8%	2.8%	2.8%	2.8%
30-34	2.8%	2.8%	2.8%	2.8%	2.8%
35-39	2.8%	2.8%	2.8%	2.8%	2.8%
40-44	2.8%	2.8%	2.8%	2.8%	2.8%
45-49	2.8%	2.8%	2.8%	2.8%	2.8%
50-54	2.8%	2.8%	2.8%	2.8%	2.8%
55-59	2.8%	2.8%	2.8%	2.8%	2.8%
60-64	2.9%	2.8%	2.8%	2.8%	2.8%
65-69	2.9%	2.8%	2.9%	2.8%	2.8%
70+	2.9%	2.9%	2.9%	2.8%	2.8%

DXL

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	6.0%	6.1%	6.0%	6.1%	6.1%
30-34	6.0%	6.1%	6.0%	6.1%	6.1%
35-39	6.0%	6.1%	6.0%	6.1%	6.1%
40-44	6.1%	6.1%	6.1%	6.1%	6.1%
45-49	6.1%	6.1%	6.1%	6.1%	6.1%
50-54	6.1%	6.1%	6.1%	6.1%	6.1%
55-59	6.1%	6.1%	6.1%	6.1%	6.1%
60-64	6.1%	6.1%	6.1%	6.1%	6.1%
65-69	6.1%	6.1%	6.1%	6.1%	6.1%
70+	6.1%	6.1%	6.1%	6.1%	6.1%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area L

Skilled Nursing

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.1%	1.1%	1.1%	1.1%	1.1%
30-34	1.1%	1.1%	1.1%	1.1%	1.1%
35-39	1.1%	1.1%	1.1%	1.1%	1.1%
40-44	1.1%	1.1%	1.1%	1.1%	1.1%
45-49	1.1%	1.1%	1.1%	1.1%	1.1%
50-54	1.1%	1.1%	1.1%	1.1%	1.1%
55-59	1.1%	1.1%	1.1%	1.1%	1.1%
60-64	1.1%	1.1%	1.1%	1.1%	1.1%
65-69	1.1%	1.1%	1.1%	1.1%	1.1%
70+	1.1%	1.1%	1.1%	1.1%	1.1%

Outpatient Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.6%	2.7%	2.6%	2.7%	2.7%
30-34	2.6%	2.7%	2.6%	2.7%	2.7%
35-39	2.7%	2.7%	2.7%	2.7%	2.7%
40-44	2.7%	2.7%	2.7%	2.7%	2.7%
45-49	2.7%	2.7%	2.7%	2.7%	2.7%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	2.7%	2.7%	2.7%	2.7%	2.7%
65-69	2.7%	2.7%	2.7%	2.7%	2.7%
70+	2.7%	2.7%	2.7%	2.7%	2.7%

Preventive Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	4.1%	2.3%	4.0%	2.2%	2.0%
30-34	3.2%	2.0%	3.3%	2.1%	1.9%
35-39	2.7%	2.0%	2.8%	2.1%	1.8%
40-44	2.4%	2.0%	2.5%	2.0%	1.7%
45-49	2.0%	1.9%	2.1%	1.9%	1.8%
50-54	1.8%	1.7%	1.8%	1.7%	2.0%
55-59	1.6%	1.6%	1.6%	1.6%	2.1%
60-64	1.5%	1.5%	1.5%	1.5%	2.3%
65-69	1.4%	1.5%	1.4%	1.5%	2.5%
70+	1.4%	1.4%	1.4%	1.5%	2.5%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area L

Prescription Drugs

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	18.0%	18.4%	18.1%	18.4%	18.4%
30-34	18.2%	18.4%	18.2%	18.4%	18.4%
35-39	18.3%	18.4%	18.3%	18.4%	18.5%
40-44	18.3%	18.4%	18.3%	18.4%	18.5%
45-49	18.4%	18.4%	18.4%	18.4%	18.5%
50-54	18.5%	18.5%	18.4%	18.5%	18.4%
55-59	18.5%	18.5%	18.5%	18.5%	18.4%
60-64	18.5%	18.5%	18.5%	18.5%	18.4%
65-69	18.5%	18.5%	18.5%	18.5%	18.3%
70+	18.5%	18.5%	18.5%	18.5%	18.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area M

Individual Factor Weight Table

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.8900	4.2840	1.9530	4.9140	5.6700
30-34	2.6460	5.4810	2.5830	5.2920	6.6150
35-39	3.3390	5.4810	3.2130	5.2920	7.2450
40-44	4.0320	5.9220	3.9060	5.7960	7.5600
45-49	5.4810	6.6150	5.2920	6.4260	6.9300
50-54	6.8670	8.0640	6.6780	7.8120	5.6700
55-59	9.2610	9.0090	8.9460	8.7570	5.0400
60-64	11.8440	10.6470	11.5290	10.3320	4.4100
65-69	13.0410	11.3400	12.6630	11.0250	3.7800
70+	14.1750	12.0960	13.7970	11.7180	3.7800

Towers Watson Adjustment Factors

Emergency Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	10.6%	10.8%	10.6%	10.8%	10.8%
30-34	10.7%	10.8%	10.7%	10.8%	10.8%
35-39	10.8%	10.8%	10.8%	10.8%	10.9%
40-44	10.8%	10.8%	10.8%	10.8%	10.9%
45-49	10.8%	10.8%	10.8%	10.8%	10.8%
50-54	10.8%	10.9%	10.8%	10.9%	10.8%
55-59	10.9%	10.9%	10.9%	10.9%	10.8%
60-64	10.9%	10.9%	10.9%	10.9%	10.8%
65-69	10.9%	10.9%	10.9%	10.9%	10.8%
70+	10.9%	10.9%	10.9%	10.9%	10.8%

Inpatient Hospital

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	20.8%	21.1%	20.8%	21.1%	21.2%
30-34	20.9%	21.2%	20.9%	21.2%	21.2%
35-39	21.0%	21.2%	21.0%	21.2%	21.2%
40-44	21.1%	21.2%	21.1%	21.2%	21.2%
45-49	21.2%	21.2%	21.2%	21.2%	21.2%
50-54	21.2%	21.2%	21.2%	21.2%	21.2%
55-59	21.2%	21.2%	21.2%	21.2%	21.1%
60-64	21.3%	21.3%	21.3%	21.3%	21.1%
65-69	21.3%	21.3%	21.3%	21.3%	21.1%
70+	21.3%	21.3%	21.3%	21.3%	21.1%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area M

Primary Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	8.0%	8.1%	8.0%	8.2%	8.2%
30-34	8.1%	8.2%	8.1%	8.2%	8.2%
35-39	8.1%	8.2%	8.1%	8.2%	8.2%
40-44	8.1%	8.2%	8.1%	8.2%	8.2%
45-49	8.2%	8.2%	8.2%	8.2%	8.2%
50-54	8.2%	8.2%	8.2%	8.2%	8.2%
55-59	8.2%	8.2%	8.2%	8.2%	8.2%
60-64	8.2%	8.2%	8.2%	8.2%	8.1%
65-69	8.2%	8.2%	8.2%	8.2%	8.1%
70+	8.2%	8.2%	8.2%	8.2%	8.1%

Specialist

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	19.6%	19.9%	19.6%	19.9%	20.0%
30-34	19.7%	20.0%	19.7%	19.9%	20.0%
35-39	19.8%	20.0%	19.8%	19.9%	20.0%
40-44	19.9%	20.0%	19.9%	20.0%	20.0%
45-49	20.0%	20.0%	19.9%	20.0%	20.0%
50-54	20.0%	20.0%	20.0%	20.0%	20.0%
55-59	20.0%	20.0%	20.0%	20.0%	19.9%
60-64	20.1%	20.0%	20.1%	20.0%	19.9%
65-69	20.1%	20.1%	20.1%	20.1%	19.9%
70+	20.1%	20.1%	20.1%	20.1%	19.9%

Mental Heatlh and Substance Abuse

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3%	1.3%	1.3%	1.3%	1.3%
30-34	1.3%	1.3%	1.3%	1.3%	1.3%
35-39	1.3%	1.3%	1.3%	1.3%	1.3%
40-44	1.3%	1.3%	1.3%	1.3%	1.3%
45-49	1.3%	1.3%	1.3%	1.3%	1.3%
50-54	1.3%	1.3%	1.3%	1.3%	1.3%
55-59	1.3%	1.3%	1.3%	1.3%	1.3%
60-64	1.3%	1.3%	1.3%	1.3%	1.3%
65-69	1.3%	1.3%	1.3%	1.3%	1.3%
70+	1.3%	1.3%	1.3%	1.3%	1.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area M

Imaging (CT/PET Scans, MRIs)

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.1%	5.2%	5.1%	5.2%	5.2%
30-34	5.1%	5.2%	5.1%	5.2%	5.2%
35-39	5.1%	5.2%	5.1%	5.2%	5.2%
40-44	5.1%	5.2%	5.1%	5.2%	5.2%
45-49	5.2%	5.2%	5.2%	5.2%	5.2%
50-54	5.2%	5.2%	5.2%	5.2%	5.2%
55-59	5.2%	5.2%	5.2%	5.2%	5.2%
60-64	5.2%	5.2%	5.2%	5.2%	5.2%
65-69	5.2%	5.2%	5.2%	5.2%	5.1%
70+	5.2%	5.2%	5.2%	5.2%	5.1%

Physical, Occupational and Rehab

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.8%	2.8%	2.8%	2.8%	2.8%
30-34	2.8%	2.8%	2.8%	2.8%	2.8%
35-39	2.8%	2.8%	2.8%	2.8%	2.8%
40-44	2.8%	2.8%	2.8%	2.8%	2.8%
45-49	2.8%	2.8%	2.8%	2.8%	2.8%
50-54	2.8%	2.8%	2.8%	2.8%	2.8%
55-59	2.8%	2.8%	2.8%	2.8%	2.8%
60-64	2.9%	2.8%	2.9%	2.8%	2.8%
65-69	2.9%	2.9%	2.9%	2.8%	2.8%
70+	2.9%	2.9%	2.9%	2.9%	2.8%

DXL

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	6.0%	6.1%	6.0%	6.1%	6.1%
30-34	6.0%	6.1%	6.0%	6.1%	6.1%
35-39	6.0%	6.1%	6.0%	6.1%	6.1%
40-44	6.1%	6.1%	6.1%	6.1%	6.1%
45-49	6.1%	6.1%	6.1%	6.1%	6.1%
50-54	6.1%	6.1%	6.1%	6.1%	6.1%
55-59	6.1%	6.1%	6.1%	6.1%	6.1%
60-64	6.1%	6.1%	6.1%	6.1%	6.1%
65-69	6.1%	6.1%	6.1%	6.1%	6.1%
70+	6.1%	6.1%	6.1%	6.1%	6.1%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area M

Skilled Nursing

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.1%	1.1%	1.1%	1.1%	1.1%
30-34	1.1%	1.1%	1.1%	1.1%	1.1%
35-39	1.1%	1.1%	1.1%	1.1%	1.1%
40-44	1.1%	1.1%	1.1%	1.1%	1.1%
45-49	1.1%	1.1%	1.1%	1.1%	1.1%
50-54	1.1%	1.1%	1.1%	1.1%	1.1%
55-59	1.1%	1.1%	1.1%	1.1%	1.1%
60-64	1.1%	1.1%	1.1%	1.1%	1.1%
65-69	1.1%	1.1%	1.1%	1.1%	1.1%
70+	1.1%	1.1%	1.1%	1.1%	1.1%

Outpatient Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.6%	2.7%	2.6%	2.7%	2.7%
30-34	2.6%	2.7%	2.6%	2.7%	2.7%
35-39	2.7%	2.7%	2.7%	2.7%	2.7%
40-44	2.7%	2.7%	2.7%	2.7%	2.7%
45-49	2.7%	2.7%	2.7%	2.7%	2.7%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	2.7%	2.7%	2.7%	2.7%	2.7%
65-69	2.7%	2.7%	2.7%	2.7%	2.7%
70+	2.7%	2.7%	2.7%	2.7%	2.7%

Preventive Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	4.0%	2.3%	3.9%	2.1%	2.0%
30-34	3.1%	2.0%	3.1%	2.0%	1.8%
35-39	2.7%	2.0%	2.7%	2.0%	1.7%
40-44	2.4%	1.9%	2.4%	1.9%	1.7%
45-49	2.0%	1.8%	2.0%	1.8%	1.8%
50-54	1.8%	1.7%	1.8%	1.7%	2.0%
55-59	1.6%	1.6%	1.6%	1.6%	2.1%
60-64	1.4%	1.5%	1.4%	1.5%	2.2%
65-69	1.4%	1.5%	1.4%	1.5%	2.5%
70+	1.4%	1.4%	1.4%	1.4%	2.5%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area M

Prescription Drugs

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	18.1%	18.4%	18.1%	18.4%	18.4%
30-34	18.2%	18.4%	18.2%	18.4%	18.5%
35-39	18.3%	18.4%	18.3%	18.4%	18.5%
40-44	18.4%	18.4%	18.3%	18.4%	18.5%
45-49	18.4%	18.5%	18.4%	18.4%	18.5%
50-54	18.5%	18.5%	18.5%	18.5%	18.4%
55-59	18.5%	18.5%	18.5%	18.5%	18.4%
60-64	18.5%	18.5%	18.5%	18.5%	18.4%
65-69	18.5%	18.5%	18.5%	18.5%	18.3%
70+	18.5%	18.5%	18.5%	18.5%	18.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area N

Individual Factor Weight Table

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.9800	4.4880	2.0460	5.1480	5.9400
30-34	2.7720	5.7420	2.7060	5.5440	6.9300
35-39	3.4980	5.7420	3.3660	5.5440	7.5900
40-44	4.2240	6.2040	4.0920	6.0720	7.9200
45-49	5.7420	6.9300	5.5440	6.7320	7.2600
50-54	7.1940	8.4480	6.9960	8.1840	5.9400
55-59	9.7020	9.4380	9.3720	9.1740	5.2800
60-64	12.4080	11.1540	12.0780	10.8240	4.6200
65-69	13.6620	11.8800	13.2660	11.5500	3.9600
70+	14.8500	12.6720	14.4540	12.2760	3.9600

Towers Watson Adjustment Factors

Emergency Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	10.6%	10.8%	10.6%	10.8%	10.8%
30-34	10.7%	10.8%	10.7%	10.8%	10.8%
35-39	10.8%	10.8%	10.8%	10.8%	10.9%
40-44	10.8%	10.8%	10.8%	10.8%	10.9%
45-49	10.8%	10.8%	10.8%	10.8%	10.9%
50-54	10.9%	10.9%	10.9%	10.9%	10.8%
55-59	10.9%	10.9%	10.9%	10.9%	10.8%
60-64	10.9%	10.9%	10.9%	10.9%	10.8%
65-69	10.9%	10.9%	10.9%	10.9%	10.8%
70+	10.9%	10.9%	10.9%	10.9%	10.8%

Inpatient Hospital

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	20.8%	21.1%	20.8%	21.2%	21.2%
30-34	21.0%	21.2%	21.0%	21.2%	21.2%
35-39	21.0%	21.2%	21.0%	21.2%	21.2%
40-44	21.1%	21.2%	21.1%	21.2%	21.2%
45-49	21.2%	21.2%	21.2%	21.2%	21.2%
50-54	21.2%	21.2%	21.2%	21.2%	21.2%
55-59	21.3%	21.3%	21.3%	21.2%	21.2%
60-64	21.3%	21.3%	21.3%	21.3%	21.1%
65-69	21.3%	21.3%	21.3%	21.3%	21.1%
70+	21.3%	21.3%	21.3%	21.3%	21.1%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area N

Primary Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	8.0%	8.2%	8.0%	8.2%	8.2%
30-34	8.1%	8.2%	8.1%	8.2%	8.2%
35-39	8.1%	8.2%	8.1%	8.2%	8.2%
40-44	8.1%	8.2%	8.1%	8.2%	8.2%
45-49	8.2%	8.2%	8.2%	8.2%	8.2%
50-54	8.2%	8.2%	8.2%	8.2%	8.2%
55-59	8.2%	8.2%	8.2%	8.2%	8.2%
60-64	8.2%	8.2%	8.2%	8.2%	8.2%
65-69	8.2%	8.2%	8.2%	8.2%	8.1%
70+	8.2%	8.2%	8.2%	8.2%	8.1%

Specialist

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	19.6%	19.9%	19.6%	19.9%	20.0%
30-34	19.8%	20.0%	19.8%	20.0%	20.0%
35-39	19.8%	20.0%	19.8%	20.0%	20.0%
40-44	19.9%	20.0%	19.9%	20.0%	20.0%
45-49	20.0%	20.0%	20.0%	20.0%	20.0%
50-54	20.0%	20.0%	20.0%	20.0%	20.0%
55-59	20.0%	20.0%	20.0%	20.0%	19.9%
60-64	20.1%	20.1%	20.1%	20.1%	19.9%
65-69	20.1%	20.1%	20.1%	20.1%	19.9%
70+	20.1%	20.1%	20.1%	20.1%	19.9%

Mental Heatlh and Substance Abuse

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3%	1.3%	1.3%	1.3%	1.3%
30-34	1.3%	1.3%	1.3%	1.3%	1.3%
35-39	1.3%	1.3%	1.3%	1.3%	1.3%
40-44	1.3%	1.3%	1.3%	1.3%	1.3%
45-49	1.3%	1.3%	1.3%	1.3%	1.3%
50-54	1.3%	1.3%	1.3%	1.3%	1.3%
55-59	1.3%	1.3%	1.3%	1.3%	1.3%
60-64	1.3%	1.3%	1.3%	1.3%	1.3%
65-69	1.3%	1.3%	1.3%	1.3%	1.3%
70+	1.3%	1.3%	1.3%	1.3%	1.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area N

Imaging (CT/PET Scans, MRIs)

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.1%	5.2%	5.1%	5.2%	5.2%
30-34	5.1%	5.2%	5.1%	5.2%	5.2%
35-39	5.1%	5.2%	5.1%	5.2%	5.2%
40-44	5.2%	5.2%	5.1%	5.2%	5.2%
45-49	5.2%	5.2%	5.2%	5.2%	5.2%
50-54	5.2%	5.2%	5.2%	5.2%	5.2%
55-59	5.2%	5.2%	5.2%	5.2%	5.2%
60-64	5.2%	5.2%	5.2%	5.2%	5.2%
65-69	5.2%	5.2%	5.2%	5.2%	5.1%
70+	5.2%	5.2%	5.2%	5.2%	5.1%

Physical, Occupational and Rehab

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.8%	2.8%	2.8%	2.8%	2.8%
30-34	2.8%	2.8%	2.8%	2.8%	2.8%
35-39	2.8%	2.8%	2.8%	2.8%	2.8%
40-44	2.8%	2.8%	2.8%	2.8%	2.8%
45-49	2.8%	2.8%	2.8%	2.8%	2.8%
50-54	2.8%	2.8%	2.8%	2.8%	2.8%
55-59	2.8%	2.8%	2.8%	2.8%	2.8%
60-64	2.9%	2.8%	2.9%	2.8%	2.8%
65-69	2.9%	2.9%	2.9%	2.9%	2.8%
70+	2.9%	2.9%	2.9%	2.9%	2.8%

DXL

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	6.0%	6.1%	6.0%	6.1%	6.1%
30-34	6.0%	6.1%	6.0%	6.1%	6.1%
35-39	6.1%	6.1%	6.0%	6.1%	6.1%
40-44	6.1%	6.1%	6.1%	6.1%	6.1%
45-49	6.1%	6.1%	6.1%	6.1%	6.1%
50-54	6.1%	6.1%	6.1%	6.1%	6.1%
55-59	6.1%	6.1%	6.1%	6.1%	6.1%
60-64	6.1%	6.1%	6.1%	6.1%	6.1%
65-69	6.1%	6.1%	6.1%	6.1%	6.1%
70+	6.1%	6.1%	6.1%	6.1%	6.1%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area N

Skilled Nursing

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.1%	1.1%	1.1%	1.1%	1.1%
30-34	1.1%	1.1%	1.1%	1.1%	1.1%
35-39	1.1%	1.1%	1.1%	1.1%	1.1%
40-44	1.1%	1.1%	1.1%	1.1%	1.1%
45-49	1.1%	1.1%	1.1%	1.1%	1.1%
50-54	1.1%	1.1%	1.1%	1.1%	1.1%
55-59	1.1%	1.1%	1.1%	1.1%	1.1%
60-64	1.1%	1.1%	1.1%	1.1%	1.1%
65-69	1.1%	1.1%	1.1%	1.1%	1.1%
70+	1.1%	1.1%	1.1%	1.1%	1.1%

Outpatient Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.6%	2.7%	2.6%	2.7%	2.7%
30-34	2.7%	2.7%	2.6%	2.7%	2.7%
35-39	2.7%	2.7%	2.7%	2.7%	2.7%
40-44	2.7%	2.7%	2.7%	2.7%	2.7%
45-49	2.7%	2.7%	2.7%	2.7%	2.7%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	2.7%	2.7%	2.7%	2.7%	2.7%
65-69	2.7%	2.7%	2.7%	2.7%	2.7%
70+	2.7%	2.7%	2.7%	2.7%	2.7%

Preventive Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	3.8%	2.2%	3.7%	2.1%	1.9%
30-34	3.0%	1.9%	3.0%	2.0%	1.8%
35-39	2.6%	1.9%	2.6%	2.0%	1.7%
40-44	2.3%	1.9%	2.3%	1.9%	1.7%
45-49	1.9%	1.8%	2.0%	1.8%	1.7%
50-54	1.7%	1.6%	1.8%	1.6%	1.9%
55-59	1.5%	1.6%	1.6%	1.6%	2.0%
60-64	1.4%	1.5%	1.4%	1.5%	2.2%
65-69	1.4%	1.4%	1.4%	1.4%	2.4%
70+	1.3%	1.4%	1.3%	1.4%	2.4%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area N

Prescription Drugs

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	18.1%	18.4%	18.1%	18.4%	18.4%
30-34	18.2%	18.4%	18.2%	18.4%	18.5%
35-39	18.3%	18.4%	18.3%	18.4%	18.5%
40-44	18.4%	18.4%	18.4%	18.4%	18.5%
45-49	18.4%	18.5%	18.4%	18.5%	18.5%
50-54	18.5%	18.5%	18.5%	18.5%	18.4%
55-59	18.5%	18.5%	18.5%	18.5%	18.4%
60-64	18.5%	18.5%	18.5%	18.5%	18.4%
65-69	18.5%	18.5%	18.5%	18.5%	18.4%
70+	18.5%	18.5%	18.5%	18.5%	18.4%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area O

Individual Factor Weight Table

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.9800	4.4880	2.0460	5.1480	5.9400
30-34	2.7720	5.7420	2.7060	5.5440	6.9300
35-39	3.4980	5.7420	3.3660	5.5440	7.5900
40-44	4.2240	6.2040	4.0920	6.0720	7.9200
45-49	5.7420	6.9300	5.5440	6.7320	7.2600
50-54	7.1940	8.4480	6.9960	8.1840	5.9400
55-59	9.7020	9.4380	9.3720	9.1740	5.2800
60-64	12.4080	11.1540	12.0780	10.8240	4.6200
65-69	13.6620	11.8800	13.2660	11.5500	3.9600
70+	14.8500	12.6720	14.4540	12.2760	3.9600

Towers Watson Adjustment Factors

Emergency Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	10.6%	10.8%	10.6%	10.8%	10.8%
30-34	10.7%	10.8%	10.7%	10.8%	10.8%
35-39	10.8%	10.8%	10.8%	10.8%	10.9%
40-44	10.8%	10.8%	10.8%	10.8%	10.9%
45-49	10.8%	10.8%	10.8%	10.8%	10.9%
50-54	10.9%	10.9%	10.9%	10.9%	10.8%
55-59	10.9%	10.9%	10.9%	10.9%	10.8%
60-64	10.9%	10.9%	10.9%	10.9%	10.8%
65-69	10.9%	10.9%	10.9%	10.9%	10.8%
70+	10.9%	10.9%	10.9%	10.9%	10.8%

Inpatient Hospital

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	20.8%	21.1%	20.8%	21.2%	21.2%
30-34	21.0%	21.2%	21.0%	21.2%	21.2%
35-39	21.0%	21.2%	21.0%	21.2%	21.2%
40-44	21.1%	21.2%	21.1%	21.2%	21.2%
45-49	21.2%	21.2%	21.2%	21.2%	21.2%
50-54	21.2%	21.2%	21.2%	21.2%	21.2%
55-59	21.3%	21.3%	21.3%	21.2%	21.2%
60-64	21.3%	21.3%	21.3%	21.3%	21.1%
65-69	21.3%	21.3%	21.3%	21.3%	21.1%
70+	21.3%	21.3%	21.3%	21.3%	21.1%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area O

Primary Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	8.0%	8.2%	8.0%	8.2%	8.2%
30-34	8.1%	8.2%	8.1%	8.2%	8.2%
35-39	8.1%	8.2%	8.1%	8.2%	8.2%
40-44	8.1%	8.2%	8.1%	8.2%	8.2%
45-49	8.2%	8.2%	8.2%	8.2%	8.2%
50-54	8.2%	8.2%	8.2%	8.2%	8.2%
55-59	8.2%	8.2%	8.2%	8.2%	8.2%
60-64	8.2%	8.2%	8.2%	8.2%	8.2%
65-69	8.2%	8.2%	8.2%	8.2%	8.1%
70+	8.2%	8.2%	8.2%	8.2%	8.1%

Specialist

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	19.6%	19.9%	19.6%	19.9%	20.0%
30-34	19.8%	20.0%	19.8%	20.0%	20.0%
35-39	19.8%	20.0%	19.8%	20.0%	20.0%
40-44	19.9%	20.0%	19.9%	20.0%	20.0%
45-49	20.0%	20.0%	20.0%	20.0%	20.0%
50-54	20.0%	20.0%	20.0%	20.0%	20.0%
55-59	20.0%	20.0%	20.0%	20.0%	19.9%
60-64	20.1%	20.1%	20.1%	20.1%	19.9%
65-69	20.1%	20.1%	20.1%	20.1%	19.9%
70+	20.1%	20.1%	20.1%	20.1%	19.9%

Mental Heatlh and Substance Abuse

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3%	1.3%	1.3%	1.3%	1.3%
30-34	1.3%	1.3%	1.3%	1.3%	1.3%
35-39	1.3%	1.3%	1.3%	1.3%	1.3%
40-44	1.3%	1.3%	1.3%	1.3%	1.3%
45-49	1.3%	1.3%	1.3%	1.3%	1.3%
50-54	1.3%	1.3%	1.3%	1.3%	1.3%
55-59	1.3%	1.3%	1.3%	1.3%	1.3%
60-64	1.3%	1.3%	1.3%	1.3%	1.3%
65-69	1.3%	1.3%	1.3%	1.3%	1.3%
70+	1.3%	1.3%	1.3%	1.3%	1.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson Factors

Area O

Imaging (CT/PET Scans, MRIs)

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.1%	5.2%	5.1%	5.2%	5.2%
30-34	5.1%	5.2%	5.1%	5.2%	5.2%
35-39	5.1%	5.2%	5.1%	5.2%	5.2%
40-44	5.2%	5.2%	5.1%	5.2%	5.2%
45-49	5.2%	5.2%	5.2%	5.2%	5.2%
50-54	5.2%	5.2%	5.2%	5.2%	5.2%
55-59	5.2%	5.2%	5.2%	5.2%	5.2%
60-64	5.2%	5.2%	5.2%	5.2%	5.2%
65-69	5.2%	5.2%	5.2%	5.2%	5.1%
70+	5.2%	5.2%	5.2%	5.2%	5.1%

Physical, Occupational and Rehab

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.8%	2.8%	2.8%	2.8%	2.8%
30-34	2.8%	2.8%	2.8%	2.8%	2.8%
35-39	2.8%	2.8%	2.8%	2.8%	2.8%
40-44	2.8%	2.8%	2.8%	2.8%	2.8%
45-49	2.8%	2.8%	2.8%	2.8%	2.8%
50-54	2.8%	2.8%	2.8%	2.8%	2.8%
55-59	2.8%	2.8%	2.8%	2.8%	2.8%
60-64	2.9%	2.8%	2.9%	2.8%	2.8%
65-69	2.9%	2.9%	2.9%	2.9%	2.8%
70+	2.9%	2.9%	2.9%	2.9%	2.8%

DXL

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	6.0%	6.1%	6.0%	6.1%	6.1%
30-34	6.0%	6.1%	6.0%	6.1%	6.1%
35-39	6.1%	6.1%	6.0%	6.1%	6.1%
40-44	6.1%	6.1%	6.1%	6.1%	6.1%
45-49	6.1%	6.1%	6.1%	6.1%	6.1%
50-54	6.1%	6.1%	6.1%	6.1%	6.1%
55-59	6.1%	6.1%	6.1%	6.1%	6.1%
60-64	6.1%	6.1%	6.1%	6.1%	6.1%
65-69	6.1%	6.1%	6.1%	6.1%	6.1%
70+	6.1%	6.1%	6.1%	6.1%	6.1%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area O

Skilled Nursing

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.1%	1.1%	1.1%	1.1%	1.1%
30-34	1.1%	1.1%	1.1%	1.1%	1.1%
35-39	1.1%	1.1%	1.1%	1.1%	1.1%
40-44	1.1%	1.1%	1.1%	1.1%	1.1%
45-49	1.1%	1.1%	1.1%	1.1%	1.1%
50-54	1.1%	1.1%	1.1%	1.1%	1.1%
55-59	1.1%	1.1%	1.1%	1.1%	1.1%
60-64	1.1%	1.1%	1.1%	1.1%	1.1%
65-69	1.1%	1.1%	1.1%	1.1%	1.1%
70+	1.1%	1.1%	1.1%	1.1%	1.1%

Outpatient Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.6%	2.7%	2.6%	2.7%	2.7%
30-34	2.7%	2.7%	2.6%	2.7%	2.7%
35-39	2.7%	2.7%	2.7%	2.7%	2.7%
40-44	2.7%	2.7%	2.7%	2.7%	2.7%
45-49	2.7%	2.7%	2.7%	2.7%	2.7%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	2.7%	2.7%	2.7%	2.7%	2.7%
65-69	2.7%	2.7%	2.7%	2.7%	2.7%
70+	2.7%	2.7%	2.7%	2.7%	2.7%

Preventive Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	3.8%	2.2%	3.7%	2.1%	1.9%
30-34	3.0%	1.9%	3.0%	2.0%	1.8%
35-39	2.6%	1.9%	2.6%	2.0%	1.7%
40-44	2.3%	1.9%	2.3%	1.9%	1.7%
45-49	1.9%	1.8%	2.0%	1.8%	1.7%
50-54	1.7%	1.6%	1.8%	1.6%	1.9%
55-59	1.5%	1.6%	1.6%	1.6%	2.0%
60-64	1.4%	1.5%	1.4%	1.5%	2.2%
65-69	1.4%	1.4%	1.4%	1.4%	2.4%
70+	1.3%	1.4%	1.3%	1.4%	2.4%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area O

Prescription Drugs

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	18.1%	18.4%	18.1%	18.4%	18.4%
30-34	18.2%	18.4%	18.2%	18.4%	18.5%
35-39	18.3%	18.4%	18.3%	18.4%	18.5%
40-44	18.4%	18.4%	18.4%	18.4%	18.5%
45-49	18.4%	18.5%	18.4%	18.5%	18.5%
50-54	18.5%	18.5%	18.5%	18.5%	18.4%
55-59	18.5%	18.5%	18.5%	18.5%	18.4%
60-64	18.5%	18.5%	18.5%	18.5%	18.4%
65-69	18.5%	18.5%	18.5%	18.5%	18.4%
70+	18.5%	18.5%	18.5%	18.5%	18.4%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area P

Individual Factor Weight Table

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.9800	4.4880	2.0460	5.1480	5.9400
30-34	2.7720	5.7420	2.7060	5.5440	6.9300
35-39	3.4980	5.7420	3.3660	5.5440	7.5900
40-44	4.2240	6.2040	4.0920	6.0720	7.9200
45-49	5.7420	6.9300	5.5440	6.7320	7.2600
50-54	7.1940	8.4480	6.9960	8.1840	5.9400
55-59	9.7020	9.4380	9.3720	9.1740	5.2800
60-64	12.4080	11.1540	12.0780	10.8240	4.6200
65-69	13.6620	11.8800	13.2660	11.5500	3.9600
70+	14.8500	12.6720	14.4540	12.2760	3.9600

Towers Watson Adjustment Factors

Emergency Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	10.6%	10.8%	10.6%	10.8%	10.8%
30-34	10.7%	10.8%	10.7%	10.8%	10.8%
35-39	10.8%	10.8%	10.8%	10.8%	10.9%
40-44	10.8%	10.8%	10.8%	10.8%	10.9%
45-49	10.8%	10.8%	10.8%	10.8%	10.9%
50-54	10.9%	10.9%	10.9%	10.9%	10.8%
55-59	10.9%	10.9%	10.9%	10.9%	10.8%
60-64	10.9%	10.9%	10.9%	10.9%	10.8%
65-69	10.9%	10.9%	10.9%	10.9%	10.8%
70+	10.9%	10.9%	10.9%	10.9%	10.8%

Inpatient Hospital

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	20.8%	21.1%	20.8%	21.2%	21.2%
30-34	21.0%	21.2%	21.0%	21.2%	21.2%
35-39	21.0%	21.2%	21.0%	21.2%	21.2%
40-44	21.1%	21.2%	21.1%	21.2%	21.2%
45-49	21.2%	21.2%	21.2%	21.2%	21.2%
50-54	21.2%	21.2%	21.2%	21.2%	21.2%
55-59	21.3%	21.3%	21.3%	21.2%	21.2%
60-64	21.3%	21.3%	21.3%	21.3%	21.1%
65-69	21.3%	21.3%	21.3%	21.3%	21.1%
70+	21.3%	21.3%	21.3%	21.3%	21.1%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area P

Primary Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	8.0%	8.2%	8.0%	8.2%	8.2%
30-34	8.1%	8.2%	8.1%	8.2%	8.2%
35-39	8.1%	8.2%	8.1%	8.2%	8.2%
40-44	8.1%	8.2%	8.1%	8.2%	8.2%
45-49	8.2%	8.2%	8.2%	8.2%	8.2%
50-54	8.2%	8.2%	8.2%	8.2%	8.2%
55-59	8.2%	8.2%	8.2%	8.2%	8.2%
60-64	8.2%	8.2%	8.2%	8.2%	8.2%
65-69	8.2%	8.2%	8.2%	8.2%	8.1%
70+	8.2%	8.2%	8.2%	8.2%	8.1%

Specialist

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	19.6%	19.9%	19.6%	19.9%	20.0%
30-34	19.8%	20.0%	19.8%	20.0%	20.0%
35-39	19.8%	20.0%	19.8%	20.0%	20.0%
40-44	19.9%	20.0%	19.9%	20.0%	20.0%
45-49	20.0%	20.0%	20.0%	20.0%	20.0%
50-54	20.0%	20.0%	20.0%	20.0%	20.0%
55-59	20.0%	20.0%	20.0%	20.0%	19.9%
60-64	20.1%	20.1%	20.1%	20.1%	19.9%
65-69	20.1%	20.1%	20.1%	20.1%	19.9%
70+	20.1%	20.1%	20.1%	20.1%	19.9%

Mental Heatlh and Substance Abuse

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.3%	1.3%	1.3%	1.3%	1.3%
30-34	1.3%	1.3%	1.3%	1.3%	1.3%
35-39	1.3%	1.3%	1.3%	1.3%	1.3%
40-44	1.3%	1.3%	1.3%	1.3%	1.3%
45-49	1.3%	1.3%	1.3%	1.3%	1.3%
50-54	1.3%	1.3%	1.3%	1.3%	1.3%
55-59	1.3%	1.3%	1.3%	1.3%	1.3%
60-64	1.3%	1.3%	1.3%	1.3%	1.3%
65-69	1.3%	1.3%	1.3%	1.3%	1.3%
70+	1.3%	1.3%	1.3%	1.3%	1.3%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area P

Imaging (CT/PET Scans, MRIs)

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	5.1%	5.2%	5.1%	5.2%	5.2%
30-34	5.1%	5.2%	5.1%	5.2%	5.2%
35-39	5.1%	5.2%	5.1%	5.2%	5.2%
40-44	5.2%	5.2%	5.1%	5.2%	5.2%
45-49	5.2%	5.2%	5.2%	5.2%	5.2%
50-54	5.2%	5.2%	5.2%	5.2%	5.2%
55-59	5.2%	5.2%	5.2%	5.2%	5.2%
60-64	5.2%	5.2%	5.2%	5.2%	5.2%
65-69	5.2%	5.2%	5.2%	5.2%	5.1%
70+	5.2%	5.2%	5.2%	5.2%	5.1%

Physical, Occupational and Rehab

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.8%	2.8%	2.8%	2.8%	2.8%
30-34	2.8%	2.8%	2.8%	2.8%	2.8%
35-39	2.8%	2.8%	2.8%	2.8%	2.8%
40-44	2.8%	2.8%	2.8%	2.8%	2.8%
45-49	2.8%	2.8%	2.8%	2.8%	2.8%
50-54	2.8%	2.8%	2.8%	2.8%	2.8%
55-59	2.8%	2.8%	2.8%	2.8%	2.8%
60-64	2.9%	2.8%	2.9%	2.8%	2.8%
65-69	2.9%	2.9%	2.9%	2.9%	2.8%
70+	2.9%	2.9%	2.9%	2.9%	2.8%

DXL

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	6.0%	6.1%	6.0%	6.1%	6.1%
30-34	6.0%	6.1%	6.0%	6.1%	6.1%
35-39	6.1%	6.1%	6.0%	6.1%	6.1%
40-44	6.1%	6.1%	6.1%	6.1%	6.1%
45-49	6.1%	6.1%	6.1%	6.1%	6.1%
50-54	6.1%	6.1%	6.1%	6.1%	6.1%
55-59	6.1%	6.1%	6.1%	6.1%	6.1%
60-64	6.1%	6.1%	6.1%	6.1%	6.1%
65-69	6.1%	6.1%	6.1%	6.1%	6.1%
70+	6.1%	6.1%	6.1%	6.1%	6.1%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area P

Skilled Nursing

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	1.1%	1.1%	1.1%	1.1%	1.1%
30-34	1.1%	1.1%	1.1%	1.1%	1.1%
35-39	1.1%	1.1%	1.1%	1.1%	1.1%
40-44	1.1%	1.1%	1.1%	1.1%	1.1%
45-49	1.1%	1.1%	1.1%	1.1%	1.1%
50-54	1.1%	1.1%	1.1%	1.1%	1.1%
55-59	1.1%	1.1%	1.1%	1.1%	1.1%
60-64	1.1%	1.1%	1.1%	1.1%	1.1%
65-69	1.1%	1.1%	1.1%	1.1%	1.1%
70+	1.1%	1.1%	1.1%	1.1%	1.1%

Outpatient Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	2.6%	2.7%	2.6%	2.7%	2.7%
30-34	2.7%	2.7%	2.6%	2.7%	2.7%
35-39	2.7%	2.7%	2.7%	2.7%	2.7%
40-44	2.7%	2.7%	2.7%	2.7%	2.7%
45-49	2.7%	2.7%	2.7%	2.7%	2.7%
50-54	2.7%	2.7%	2.7%	2.7%	2.7%
55-59	2.7%	2.7%	2.7%	2.7%	2.7%
60-64	2.7%	2.7%	2.7%	2.7%	2.7%
65-69	2.7%	2.7%	2.7%	2.7%	2.7%
70+	2.7%	2.7%	2.7%	2.7%	2.7%

Preventive Care

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	3.8%	2.2%	3.7%	2.1%	1.9%
30-34	3.0%	1.9%	3.0%	2.0%	1.8%
35-39	2.6%	1.9%	2.6%	2.0%	1.7%
40-44	2.3%	1.9%	2.3%	1.9%	1.7%
45-49	1.9%	1.8%	2.0%	1.8%	1.7%
50-54	1.7%	1.6%	1.8%	1.6%	1.9%
55-59	1.5%	1.6%	1.6%	1.6%	2.0%
60-64	1.4%	1.5%	1.4%	1.5%	2.2%
65-69	1.4%	1.4%	1.4%	1.4%	2.4%
70+	1.3%	1.4%	1.3%	1.4%	2.4%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Factors
Area P

Prescription Drugs

Age of Employee	Male Employee	Female Employee	Dependent Spouse Husband	Dependent Spouse Wife	Dependent Children
Under 30	18.1%	18.4%	18.1%	18.4%	18.4%
30-34	18.2%	18.4%	18.2%	18.4%	18.5%
35-39	18.3%	18.4%	18.3%	18.4%	18.5%
40-44	18.4%	18.4%	18.4%	18.4%	18.5%
45-49	18.4%	18.5%	18.4%	18.5%	18.5%
50-54	18.5%	18.5%	18.5%	18.5%	18.4%
55-59	18.5%	18.5%	18.5%	18.5%	18.4%
60-64	18.5%	18.5%	18.5%	18.5%	18.4%
65-69	18.5%	18.5%	18.5%	18.5%	18.4%
70+	18.5%	18.5%	18.5%	18.5%	18.4%

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Area Letter by Zip

Zip	Area Class	State
002	D	NH
004	H	NY
005	G	NY
006	A	PR
007	A	PR
008	A	PR
009	A	PR
010	C	MA
011	C	MA
012	C	MA
013	C	MA
014	C	MA
015	D	MA
016	D	MA
017	D	MA
018	D	MA
019	D	MA
020	E	MA
021	E	MA
022	E	MA
023	D	MA
024	D	MA
025	C	MA
026	C	MA
027	C	MA/RI
028	D	RI
029	D	RI
030	C	NH
031	C	NH
032	B	NH
033	B	NH
034	B	NH
035	B	NH
036	B	NH
037	D	NH
038	C	NH
039	C	ME
040	B	ME
041	B	ME
042	B	ME
043	B	ME
044	B	ME
045	B	ME
046	B	ME
047	B	ME
048	B	ME
049	B	ME
050	B	VT
051	B	VT
052	B	VT
053	B	VT
054	C	VT
055	D	MA
056	B	VT
057	B	VT
058	B	VT
059	B	VT
060	C	CT
061	C	CT
062	C	CT
063	C	CT
064	E	CT
065	E	CT
066	E	CT
067	C	CT
068	F	CT
069	F	CT

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Area Letter by Zip

Zip	Area Class	State
070	G	NJ
071	G	NJ
072	G	NJ
073	G	NJ
074	G	NJ
075	G	NJ
076	G	NJ
077	F	NJ
078	G	NJ
079	G	NJ
080	G	NJ
081	G	NJ
082	E	NJ
083	F	NJ
084	G	NJ
085	F	NJ
086	F	NJ
087	F	NJ
088	F	NJ
089	F	NJ
090	F	NY
091	F	NY
092	F	NY
093	F	NY
094	F	NY
095	F	NY
096	F	NY
097	F	NY
098	F	NY
099	F	NY
100	H	NY
101	H	NY
102	H	NY
103	H	NY
104	H	NY
105	H	NY
106	H	NY
107	H	NY
108	H	NY
109	H	NY
110	H	NY
111	H	NY
112	H	NY
113	H	NY
114	H	NY
115	G	NY
116	G	NY
117	G	NY
118	G	NY
119	G	NY
120	C	NY
121	C	NY
122	C	NY
123	C	NY
124	D	NY
125	E	NY
126	F	NY
127	F	NY
128	B	NY
129	B	NY
130	B	NY
131	B	NY
132	B	NY
133	B	NY
134	B	NY
135	B	NY
136	B	NY

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Area Letter by Zip

Zip	Area Class	State
137	C	NY
138	B	NY
139	B	NY
140	B	NY
141	B	NY
142	B	NY
143	B	NY
144	B	NY
145	B	NY
146	B	NY
147	B	NY
148	B	NY
149	B	NY
150	F	PA
151	F	PA
152	F	PA
153	D	PA
154	D	PA
155	B	PA
156	D	PA
157	C	PA
158	C	PA
159	C	PA
160	D	PA
161	D	PA
162	C	PA
163	D	PA
164	F	PA
165	F	PA
166	B	PA
167	B	PA
168	B	PA
169	B	PA
170	D	PA
171	D	PA
172	B	PA
173	B	PA
174	B	PA
175	D	PA
176	D	PA
177	C	PA
178	D	PA
179	C	PA
180	F	PA
181	F	PA
182	C	PA
183	C	PA
184	C	PA
185	C	PA
186	E	PA
187	D	PA
188	C	PA
189	F	PA
190	G	PA
191	G	PA
192	G	PA
193	G	PA
194	G	PA
195	E	PA
196	E	PA
197	E	DE
198	E	DE
199	C	DE
200	F	DC
201	E	VA
202	F	DC
203	F	DC

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Area Letter by Zip

Zip	Area Class	State
204	F	DC
205	F	DC
206	C	MD
207	D	MD
208	D	MD
209	D	MD
210	C	MD
211	C	MD
212	C	MD
213	C	MD
214	C	MD
215	C	MD
216	C	MD
217	C	MD
218	C	MD
219	C	MD
220	E	VA
221	E	VA
222	E	VA
223	E	VA
224	C	VA
225	C	VA
226	C	VA
227	C	VA
228	B	VA
229	C	VA
230	D	VA
231	D	VA
232	D	VA
233	C	VA
234	C	VA
235	C	VA
236	C	VA
237	C	VA
238	D	VA
239	B	VA
240	C	VA
241	C	VA
242	B	VA
243	B	VA
244	B	VA
245	B	VA
246	B	VA
247	C	WV
248	C	WV
249	C	WV
250	D	WV
251	D	WV
252	D	WV
253	D	WV
254	B	WV
255	C	WV
256	D	WV
257	D	WV
258	C	WV
259	C	WV
260	C	WV
261	C	WV
262	B	WV
263	B	WV
264	B	WV
265	C	WV
266	C	WV
267	B	WV
268	B	WV
270	B	NC
271	B	NC

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Area Letter by Zip

Zip	Area Class	State
272	B	NC
273	C	NC
274	B	NC
275	C	NC
276	C	NC
277	C	NC
278	B	NC
279	B	NC
280	C	NC
281	C	NC
282	C	NC
283	B	NC
284	B	NC
285	B	NC
286	B	NC
287	B	NC
288	B	NC
289	B	NC
290	D	SC
291	D	SC
292	D	SC
293	D	SC
294	D	SC
295	D	SC
296	C	SC
297	C	SC
298	B	SC
299	B	SC
300	E	GA
301	E	GA
302	E	GA
303	E	GA
304	C	GA
305	C	GA
306	C	GA
307	C	GA
308	C	GA
309	D	GA
310	D	GA
311	D	GA
312	D	GA
313	E	GA
314	E	GA
315	C	GA
316	B	GA
317	B	GA
318	C	GA
319	C	GA
320	E	FL
321	E	FL
322	E	FL
323	D	FL
324	D	FL
325	F	FL
326	F	FL
327	E	FL
328	E	FL
329	E	FL
330	K	FL
331	K	FL
332	K	FL
333	K	FL
334	I	FL
335	F	FL
336	F	FL
337	F	FL
338	F	FL

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Area Letter by Zip

Zip	Area Class	State
339	F	FL
340	K	FL
341	E	FL
342	E	FL
343	F	FL
344	F	FL
345	F	FL
346	F	FL
347	E	FL
348	F	FL
349	I	FL
350	E	AL
351	E	AL
352	E	AL
353	F	AL
354	D	AL
355	D	AL
356	D	AL
357	E	AL
358	E	AL
359	E	AL
360	C	AL
361	C	AL
362	D	AL
363	D	AL
364	B	AL
365	D	AL
366	D	AL
367	C	AL
368	C	AL
369	B	AL
370	D	TN
371	D	TN
372	D	TN
373	B	TN
374	D	TN
375	D	TN
376	C	TN
377	B	TN
378	B	TN
379	C	TN
380	D	TN
381	D	TN
382	B	TN
383	B	TN
384	B	TN
385	B	TN
386	C	MS
387	A	MS
388	A	MS
389	A	MS
390	C	MS
391	C	MS
392	C	MS
393	B	MS
394	C	MS
395	F	MS
396	A	MS
397	A	MS
398	E	GA
399	E	GA
400	C	KY
401	C	KY
402	C	KY
403	C	KY
404	C	KY
405	C	KY

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Area Letter by Zip

Zip	Area Class	State
406	C	KY
407	C	KY
408	B	KY
409	B	KY
410	C	KY
411	C	KY
412	E	KY
413	E	KY
414	C	KY
415	E	KY
416	C	KY
417	C	KY
418	C	KY
419	C	KY
420	B	KY
421	B	KY
422	A	KY
423	B	KY
424	B	KY
425	C	KY
426	A	KY
427	A	KY
428	C	KY
429	C	KY
430	D	OH
431	D	OH
432	D	OH
433	B	OH
434	E	OH
435	E	OH
436	E	OH
437	B	OH
438	B	OH
439	A	OH
440	E	OH
441	E	OH
442	E	OH
443	E	OH
444	D	OH
445	D	OH
446	C	OH
447	C	OH
448	C	OH
449	C	OH
450	C	OH
451	C	OH
452	C	OH
453	C	OH
454	E	OH
455	C	OH
456	B	OH
457	A	OH
458	C	OH
459	C	OH
460	D	IN
461	D	IN
462	D	IN
463	D	IN
464	D	IN
465	D	IN
466	D	IN
467	C	IN
468	C	IN
469	B	IN
470	B	IN
471	B	IN
472	B	IN

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Area Letter by Zip

Zip	Area Class	State
473	B	IN
474	B	IN
475	A	IN
476	C	IN
477	C	IN
478	C	IN
479	C	IN
480	E	MI
481	E	MI
482	E	MI
483	E	MI
484	D	MI
485	D	MI
486	C	MI
487	B	MI
488	C	MI
489	D	MI
490	C	MI
491	E	MI
492	C	MI
493	A	MI
494	A	MI
495	A	MI
496	B	MI
497	A	MI
498	B	MI
499	A	MI
500	B	IA
501	B	IA
502	B	IA
503	B	IA
504	A	IA
505	A	IA
506	A	IA
507	A	IA
508	A	IA
509	B	IA
510	A	IA
511	B	IA
512	A	IA
513	A	IA
514	A	IA
515	B	IA
516	A	IA
517	B	IA
518	B	IA
519	B	IA
520	A	IA
521	A	IA
522	C	IA
523	B	IA
524	B	IA
525	A	IA
526	A	IA
527	B	IA
528	B	IA
530	D	WI
531	D	WI
532	D	WI
533	D	WI
534	C	WI
535	D	WI
536	D	WI
537	D	WI
538	B	WI
539	B	WI
540	A	WI

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Area Letter by Zip

Zip	Area Class	State
541	C	WI
542	C	WI
543	C	WI
544	B	WI
545	B	WI
546	C	WI
547	C	WI
548	A	WI
549	B	WI
550	D	MN
551	D	MN
552	D	MN
553	D	MN
554	D	MN
555	D	MN
556	B	MN
557	B	MN
558	C	MN
559	C	MN
560	B	MN
561	A	MN
562	B	MN
563	B	MN
564	A	MN
565	A	MN
566	A	MN
567	A	MN
568	B	
569	B	DC
570	B	SD
571	B	SD
572	A	SD
573	A	SD
574	A	SD
575	A	SD
576	A	SD
577	B	SD
580	A	ND
581	A	ND
582	A	ND
583	A	ND
584	A	ND
585	A	ND
586	A	ND
587	A	ND
588	A	ND
590	A	MT
591	A	MT
592	A	MT
593	A	MT
594	A	MT
595	A	MT
596	A	MT
597	A	MT
598	A	MT
599	A	MT
600	G	IL
601	G	IL
602	G	IL
603	G	IL
604	G	IL
605	G	IL
606	G	IL
607	G	IL
608	G	IL
609	E	IL
610	E	IL

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Area Letter by Zip

Zip	Area Class	State
611	F	IL
612	C	IL
613	D	IL
614	D	IL
615	D	IL
616	D	IL
617	D	IL
618	E	IL
619	C	IL
620	D	IL
621	D	IL
622	D	IL
623	D	IL
624	B	IL
625	C	IL
626	C	IL
627	D	IL
628	B	IL
629	B	IL
630	D	MO
631	D	MO
632	D	MO
633	D	MO
634	B	MO
635	D	MO
636	C	MO
637	E	MO
638	C	MO
639	E	MO
640	E	MO
641	E	MO
642	E	MO
643	E	MO
644	C	MO
645	C	MO
646	C	MO
647	C	MO
648	C	MO
649	E	MO
650	D	MO
651	D	MO
652	C	MO
653	C	MO
654	C	MO
655	C	MO
656	C	MO
657	C	MO
658	C	MO
659	E	KS
660	E	KS
661	E	KS
662	E	KS
663	E	KS
664	C	KS
665	C	KS
666	C	KS
667	C	KS
668	C	KS
669	A	KS
670	D	KS
671	D	KS
672	D	KS
673	B	KS
674	B	KS
675	B	KS
676	C	KS
677	B	KS

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Area Letter by Zip

Zip	Area Class	State
678	B	KS
679	B	KS
680	D	NE
681	D	NE
683	C	NE
684	C	NE
685	C	NE
686	A	NE
687	A	NE
688	A	NE
689	A	NE
690	A	NE
691	A	NE
692	A	NE
693	B	NE
700	G	LA
701	G	LA
703	E	LA
704	G	LA
705	E	LA
706	E	LA
707	E	LA
708	E	LA
710	E	LA
711	E	LA
712	E	LA
713	E	LA
714	E	LA
716	B	ARK
717	C	ARK
718	B	ARK
719	D	ARK
720	C	ARK
721	C	ARK
722	C	ARK
723	D	ARK
724	B	ARK
725	B	ARK
726	B	ARK
727	D	ARK
728	B	ARK
729	B	ARK
730	D	OK
731	D	OK
733	D	TX
734	B	OK
735	B	OK
736	B	OK
737	D	OK
738	B	OK
739	B	OK
740	C	OK
741	C	OK
743	B	OK
744	B	OK
745	B	OK
746	B	OK
747	C	OK
748	B	OK
749	B	OK
750	F	TX
751	F	TX
752	F	TX
753	F	TX
754	D	TX
755	D	TX
756	F	TX

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Area Letter by Zip

Zip	Area Class	State
757	G	TX
758	D	TX
759	G	TX
760	F	TX
761	F	TX
762	F	TX
763	D	TX
764	D	TX
765	C	TX
766	D	TX
767	D	TX
768	C	TX
769	D	TX
770	H	TX
771	H	TX
772	H	TX
773	H	TX
774	H	TX
775	H	TX
776	G	TX
777	G	TX
778	H	TX
779	E	TX
780	D	TX
781	D	TX
782	D	TX
783	F	TX
784	F	TX
785	G	TX
786	D	TX
787	D	TX
788	B	TX
789	D	TX
790	E	TX
791	E	TX
792	D	TX
793	G	TX
794	G	TX
795	F	TX
796	F	TX
797	D	TX
798	G	TX
799	G	TX
800	D	CO
801	D	CO
802	D	CO
803	D	CO
804	C	CO
805	C	CO
806	C	CO
807	B	CO
808	C	CO
809	C	CO
810	C	CO
811	A	CO
812	B	CO
813	B	CO
814	A	CO
815	B	CO
816	C	CO
820	D	WY
821	D	WY
822	B	WY
823	C	WY
824	A	WY
825	C	WY
826	C	WY

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Area Letter by Zip

Zip	Area Class	State
827	A	WY
828	A	WY
829	A	WY
830	B	WY
831	A	WY
832	A	ID
833	A	ID
834	C	ID
835	A	ID
836	B	ID
837	B	ID
838	B	ID
840	B	UT
841	B	UT
842	B	UT
843	A	UT
844	B	UT
845	A	UT
846	A	UT
847	A	UT
850	E	AZ
851	E	AZ
852	E	AZ
853	E	AZ
855	D	AZ
856	D	AZ
857	D	AZ
859	D	AZ
860	E	AZ
861	E	AZ
862	E	AZ
863	D	AZ
864	E	AZ
865	C	AZ
870	C	NM
871	C	NM
872	C	NM
873	A	NM
874	B	NM
875	B	NM
876	B	NM
877	D	NM
878	A	NM
879	A	NM
880	C	NM
881	D	NM
882	F	NM
883	C	NM
884	C	NM
885	G	TX
889	G	NV
890	G	NV
891	G	NV
892	G	NV
893	D	NV
894	F	NV
895	F	NV
896	G	NV
897	F	NV
898	D	NV
900	K	CA
901	K	CA
902	K	CA
903	K	CA
904	K	CA
905	K	CA
906	K	CA

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Area Letter by Zip

Zip	Area Class	State
907	K	CA
908	K	CA
909	K	CA
910	K	CA
911	K	CA
912	K	CA
913	K	CA
914	K	CA
915	K	CA
916	K	CA
917	K	CA
918	K	CA
919	H	CA
920	H	CA
921	H	CA
922	I	CA
923	H	CA
924	H	CA
925	H	CA
926	I	CA
927	I	CA
928	I	CA
930	I	CA
931	H	CA
932	G	CA
933	G	CA
934	I	CA
935	F	CA
936	F	CA
937	F	CA
938	F	CA
939	I	CA
940	K	CA
941	K	CA
942	K	CA
943	K	CA
944	K	CA
945	K	CA
946	K	CA
947	K	CA
948	K	CA
949	K	CA
950	I	CA
951	I	CA
952	I	CA
953	I	CA
954	I	CA
955	G	CA
956	I	CA
957	I	CA
958	I	CA
959	H	CA
960	H	CA
961	F	CA
962	F	AP
963	F	AP
964	F	AP
965	F	AP
966	F	AP
967	C	HI
968	C	HI
969	A	GU
970	B	OR
971	B	OR
972	B	OR
973	B	OR
974	B	OR

Nationwide Life Insurance Company
Benefit Adjustment Factors to Towers Watson
Area Letter by Zip

Zip	Area Class	State
975	C	OR
976	B	OR
977	B	OR
978	A	OR
979	A	OR
980	C	WA
981	C	WA
982	C	WA
983	D	WA
984	D	WA
985	D	WA
986	B	WA
987	E	WA
988	B	WA
989	B	WA
990	C	WA
991	B	WA
992	C	WA
993	B	WA
994	A	WA
995	I	AK
996	I	AK
997	F	AK
998	E	AK
999	E	AK

SERFF Tracking #:	NWLC-129640140	**State Tracking #:**	**Company Tracking #:**	MEC STOP LOSS

State:	District of Columbia	**Filing Company:**	Nationwide Life Insurance Company
TOI/Sub-TOI:	H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan		
Product Name:	2014 Stop Loss MEC		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	Please see the Filing Description for this language.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	This requirement is not applicable.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Actmemo - All Other.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Justification
Bypass Reason:	This requirement is not applicable.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	This requirement is not applicable.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	This requirement is not applicable.
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:	NWLC-129640140	**State Tracking #:**	**Company Tracking #:**	MEC STOP LOSS

State:	District of Columbia	**Filing Company:**	Nationwide Life Insurance Company
TOI/Sub-TOI:	H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan		
Product Name:	2014 Stop Loss MEC		
Project Name/Number:	/		

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	This requirement is not applicable.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	This requirement is not applicable.
Attachment(s):	
Item Status:	
Status Date:	

1.   Scope and Purpose

      This actuarial memorandum is in support of new product for an employer stop loss
      insurance policy issued to self-funded major medical benefit plans.

      This product provides for specific and/or aggregate stop loss benefit options to be
      marketed to small and large employers sponsoring their own health benefit plans.

      Specific coverage, when offered, typically is sold with deductibles ranging from
      $10,000 to $200,000. In no event will the specific deductible be offered lower than
      the minimum mandated by state law. Aggregate coverage is sold with attachment
      points mandated by state law.

      The rates presented in this filing are a combination of the Towers Watson stop loss
      manual and internally developed rating tables that allow for adjustments to the
      underlying claims rates to accommodate the PPACA mandated EHB categories. Please
      note that the Towers Watson rate manual was already filed and approved by the state,
      and that this filing is only for the amendatory rate tables attached.

2.   Benefit Description

      The benefits provided by this policy are specific and/or aggregate stop loss coverage for
      self-funded major-medical benefit plans.

3.   Applicability

      The rates apply to new issues as well as renewals.

4.   Renewability

      The stop loss form will be optionally renewable.

5.   Morbidity

      The rate manual used for this form was developed and provided by Towers Watson.
      The manual was specifically designed for the rating of specific and aggregate stop loss
      policies and is used by many stop loss entities for rate development. Furthermore,
      Actuarial Strategies & Tactics, Inc. has developed rating tables used to modify the
      underlying claims costs used in the Towers Watson calculations. The purpose of these
      modifiers is to allow flexibility in the inclusion and exclusions of specific PPACA
      defined essential health benefit categories.

6.   Mortality

This is not applicable to stop-loss insurance.

7.   Persistency

Premium rates are calculated for an entire contract-year of coverage, so persistency does not factor into rate calculations.

8.   Expenses

The reviewer should note that the proposed expense structure is the same as the already approved filing that this is amending.

Category	Percentage of Gross Premium
Broker Compensation	10.0%
Underwriting and Administrative Expenses	10.0%
Insurance Carrier Expenses and Margin	5.5%
State Tax and Expenses	2.5%
Total Retention	28%

In aggregate, expenses will be equal to or less than the values indicated above. Broker commissions may vary on a case-by-case basis. State tax expenses are estimates based on a national average but each state's actual premium tax rates will be used for this product.

9.   Target Underwriting Gain

This policy is priced with a 10.8% profit margin on gross premium.

10.   Marketing Method

The MGU markets this stop loss product through benefit brokers and consultants.

11.   Underwriting

Business is subject to full medical underwriting in addition to review of a groups historical stop loss experience. Rates may be adjusted based on the risk presented by the group during the underwriting process.

12. <u>Issue Age Range</u>

These forms provide benefits for ages 0-99.

13. <u>Area Factors</u>

Area factors are categorized according to Towers Watson Stop Loss manual. It provides for 12 rating areas across the United States into which groups are placed by 3-digit zip.

14. <u>Premium Modalization Rules</u>

All premiums are earned over the entire contract period, typically one year. Premiums can be paid on either a monthly or annul basis.

15. <u>Trend Assumptions</u>

The Towers-Watson manual trends first-dollar claims at 10% annually.

16. <u>Future Anticipated Loss Ratio</u>

The future anticipated loss ratio for this certificate is expected to be 61.2%. In no instance will the expected loss ratio be below 55%.
The loss ratio is computed as follows:

$$\text{Loss Ratio} = \frac{\text{Expected Incurred Claims}}{\text{Expected Earned Premium}}$$

Incurred claims are total claims for covered expenses paid on behalf policyholder while coverage is in force, summed for all policyholders. Earned premium is the premium for each policyholder for the period coverage is in force, summed for all policyholders.

17. <u>Experience</u>

As this is a new product, we do not currently have any historical experience.

18. <u>History of Rate Adjustments</u>

This is a new product so we have no history of rate adjustments.

19.   Proposed Effective Date

The proposed effective date is upon approval.

20.   Actuarial Certification

I hereby certify that to the best of my knowledge and judgment, the enclosed filing is in compliance with   the applicable laws of this state and the proposed premium rates, which are reasonable in relation to the   benefits   provided,   are   not   excessive, inadequate, or unfairly discriminatory.

Bernon R. Erickson, Jr., A.S.A, M.A.A.A.
President
Actuarial Strategies & Tactics, Inc.
June 24th, 2014