If you would like to discuss billing or make alternative payment arrangements or if you have any questions about the below, please contact us at 800-540-2016.

## Dear Member,

We hope this note finds you healthy and safe during the coronavirus pandemic (COVID-19). This is a challenging time for all of us as we face unprecedented circumstances for our families, friends and neighbors. We appreciate your trust in us as we navigate this together.

Recently, the New Jersey Department of Banking and Insurance and New Jersey Governor Philip Murphy issued guidance in response to the COVID-19 pandemic. For more information relating to that guidance, please refer to the New Jersey Department of Banking and Insurance website at <u>www.state.nj.us/dobi/covid</u>.

## What you need to know

If you are an affected policyholder and are unable to make a timely premium payment due to financial hardship as a result of the COVID-19 pandemic, you may request payment leniency by contacting us. If you have already contacted us and received a grace period for your premium payments, we have automatically extended this grace period to 90 days.

If you haven't already received a grace period for your premium payments but have experienced financial hardship as a result of the COVID-19 pandemic, you may elect to receive a 90-day grace period during which we will not cancel your policy for nonpayment. This grace period can begin retroactively on April 1, 2020 or on May 1, 2020. During the grace period, we will:

- Allow premiums due but not paid during the 90-day period to be paid over the remainder of the current policy term or up to 12 months; and
- Waive late payment fees otherwise assessed during the 90-day period.

## Community

Nationwide<sup>®</sup> has almost 100 years of experience in being there for our members and partners. We continue to do so in this time of great need. In support of our communities and our mission to protect people, businesses and futures with extraordinary care, the Nationwide Foundation is providing \$5 million in national and community response grants to assist non-profits as they manage through the current environment.

## For help when you need it

If you have any questions regarding your rights under the Executive Order or regulations, please contact Member Care at 800-540-2016.

Sincerely, Nationwide

