

# Pet insurance

from Nationwide®



Fetch the best health coverage for your pet through your voluntary benefits package. With two budget-friendly plans plus a \$500 wellness benefit option,<sup>1</sup> there's never been a better time to sign up for My Pet Protection®, available only through your workplace benefits program.

- ✓ Get cash back on eligible vet bills: Choose 50% or 70% reimbursement<sup>2</sup>
- ✓ Easy to use: Base plans have a \$250 annual deductible and \$7,500 in annual benefits
- ✓ Just for employees: Preferred pricing offered only through your company
- ✓ Use any vet, anywhere: No networks, no pre-approvals

Did you know? Nationwide is the first provider with coverage plans for birds and exotic pets.



## How to use your pet insurance plan

**1** Visit any vet, anywhere.

**2** Submit claim.

**3** Get reimbursed for eligible expenses.

[1] Starting on 9/1/23 new members can select the My Pet Protection® Wellness500 coverage option, with the earliest effective date of 10/1/23 and forward. Existing members can add My Pet Protection® Wellness500 during their respective renewal period only.

[2] Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2023 Nationwide. 23GRP9430



# Nationwide<sup>®</sup>

# My Pet Protection<sup>®</sup>

## PLAN SUMMARY



Nationwide pet insurance helps you cover veterinary expenses so you can provide your pets with the best care possible—without worrying about the cost.

### My Pet Protection coverage highlights

My Pet Protection is available in two reimbursement options (50% and 70%) with an optional \$500 wellness benefit so you can find coverage that fits your budget.<sup>1</sup> Base plans have a \$250 annual deductible and \$7,500 annual benefit.

Coverage includes<sup>2</sup>:

- Accidents
- Illnesses
- Hereditary and congenital conditions
- Cancer
- Behavioral treatments
- Rx therapeutic diets and supplements
- Wellness<sup>1</sup> and more

My Pet Protection includes these additional benefits for cats and dogs:

- Lost pet advertising and reward expense
- Emergency boarding
- Loss due to theft
- Mortality benefit

### What makes My Pet Protection different?

My Pet Protection is available through your employer's voluntary benefit plan, which includes preferred pricing and is guaranteed issuance.<sup>3</sup> It also includes additional benefits like lost pet advertising, emergency boarding and more.

It's no surprise that My Pet Protection is the most paw-pular coverage plan from America's #1 pet insurer.<sup>4</sup>



**Did you know?** Nationwide is the first provider with coverage plans for companion animals such as birds, reptiles and other small pets

### Nationwide offers more than great coverage

#### vet<sup>h</sup>elp<sup>i</sup>ne<sup>®</sup>

- 24/7 access to veterinary experts
- Available via phone, chat and email
- Unlimited help for everything from general pet questions to identifying urgent care needs

#### Nationwide PetRxExpress<sup>™</sup>

- Save time and money by filling pet prescriptions at participating in-store retail pharmacies across the U.S.
- Pharmacy submits claims directly to Nationwide
- More than 4,700 pharmacy locations

[1] Starting on 9/1/23 new members can select the My Pet Protection<sup>®</sup> Wellness500 coverage option, with the earliest effective date of 10/1/23 and forward. Existing members can add My Pet Protection<sup>®</sup> Wellness500 during their respective renewal period only.

[2] These are examples of general coverage; please review plan document for specific coverages. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

[3] Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply.

[4] State of the Industry Report 2022, North American Pet Health Insurance Association.

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# Nationwide<sup>®</sup> is the first provider with coverage plans for birds and exotic pets



Owners of birds, reptiles and exotic pets can get 50% or 70% reimbursement on eligible veterinary expenses with pet health coverage from Nationwide.<sup>1</sup>

- Includes veterinary exams, surgeries, diagnostic testing, prescriptions, wellness<sup>2</sup> and more
- Base plans have a low \$250 annual deductible, not per-incident
- Use any vet, anywhere

## Coverage available for:

- Amphibians
- Birds
- Chameleons
- Chinchillas
- Ferrets
- Geckos
- Gerbils
- Guinea pigs
- Hamsters
- Iguanas
- Lizards
- Mice
- Rats
- Rabbits
- Snakes
- Tortoises
- Turtles
- And more



Call 877-738-7874 to learn about avian and exotic pet coverage from Nationwide.

*Product availability may vary by state.*



**Nationwide<sup>®</sup>**

# Here's how coverage works for common avian and exotic medical conditions<sup>3</sup>

## Rabbit: Intestinal obstruction



Oreo, a 9-year-old male rabbit, was brought to the veterinarian after several days of abdominal pain, lethargy and loss of appetite.

He was diagnosed with an intestinal obstruction.



**Veterinary bill: \$3,330**

- **Nationwide reimbursed: \$2,156**
- **Owner's net cost: \$1,174**  
(after \$250 annual deductible and co-pay)

## Cockatiel: Excessive egg laying



Sunny, a 12-year-old cockatiel, suffered from excessive egg laying. Due to the chronic depletion of calcium to produce eggshells, she was malnourished.

After exhausting all other treatment options, Sunny's owner agreed to spay her.



**Veterinary bill: \$2,332**

- **Nationwide reimbursed: \$1,458**
- **Owner's net cost: \$874**  
(after \$250 annual deductible and co-pay)

## Bearded dragon: Gout



Elliott, a 2-year-old male bearded dragon, stopped moving and had enlarged, painful joints. He was diagnosed with gout.

His owner agreed to hospitalization for pain management and supportive care.



**Veterinary bill: \$1,182**

- **Nationwide reimbursed: \$653**
- **Owner's net cost: \$529**  
(after \$250 annual deductible and co-pay)

**Call 877-738-7874 to learn about avian and exotic pet coverage from Nationwide.**

*Product availability may vary by state.*

[1] Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions. Plans may not be available in all states. Policy eligibility may vary. Some species of avian and exotic pets are not eligible for coverage.

[2] Starting on 9/1/23 new members can select the My Pet Protection® Wellness500 coverage option, with the earliest effective date of 10/1/23 and forward. Existing members can add My Pet Protection® Wellness500 during their respective renewal period only.

[3] These examples are based on actual pet insurance claims from Nationwide members who were enrolled prior to the introduction of the new Avian & Exotic Pet plan. Their claims were reimbursed according to the plan in which each respective member was enrolled at the time. Amounts shown here reflect how reimbursement would be calculated with the Avian & Exotic pet plan with a 70% reimbursement and a \$250 annual deductible not met on prior claims. Nationwide does not determine the amount a veterinarian may charge; that amount will vary by region and veterinary practice.

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# FAQ

## **Do I need to re-enroll for this benefit every year?**

No. Once enrolled, the policy will renew automatically each year at your renewal.

## **How can I make changes to my policy?**

You can make changes to your policy during your policy renewal period. All changes are subject to underwriting approval.

## **When is the policy renewal period?**

The renewal period starts 60 days before the policy's current 12-month term expires. The policy's effective date and expiration date can be found on the Declarations Page, which is included with the policy packet that is mailed to you at each new term.

## **What happens to my pet insurance policy if I am no longer with the company?**

You will be notified and asked to update billing information in order to keep the policy active.

## **Will pre-existing conditions be covered?**

Unfortunately, no. Like all pet insurers, we don't cover pre-existing conditions on any of our plans.

## **Can I still use my veterinarian?**

Absolutely. You're free to visit any licensed veterinarian, anywhere in the world—even specialists and emergency providers.

## **If I have a pet other than a dog or cat, can I enroll?**

Yes! If you want coverage for your bird, rabbit, reptile or other exotic pet, you'll find it with Nationwide®. To enroll in the Avian & Exotic Pet Plan, please call 877-738-7874.

## **What is *vethelpline*® and how does it work?**

Veterinary experts are available 24/7 through *vethelpline*®, a service provided exclusively for Nationwide® pet insurance members. You can get live help with any pet health concern, including identifying urgent care needs. Please note, a *vethelpline* consultation is not a substitute for a visit to your primary veterinarian.

## **How do I file a claim?**

It's easy. Simply pay your vet bill and then send us a claim for reimbursement via mail, email or online.

**Mail:** Nationwide Claims Dept., P. O. Box 2344, Brea, CA 92822-2344

**Email:** [submitmyclaim@petinsurance.com](mailto:submitmyclaim@petinsurance.com)

**Online:** Submit claims through your Nationwide Pet Account Access page at [my.petinsurance.com](https://my.petinsurance.com). Please allow 48 hours from the time you submit your claim for it to appear online.

# How to apply for a pet insurance policy

Nationwide® pet insurance provides coverage for veterinary expenses related to accidents and illnesses. Policies are available for dogs, cats, birds, reptiles and other exotic pets.

## Signing up for pet insurance is easy



During enrollment, you may be asked for the following information:



- Name
- Address
- Home or primary telephone number
- E-mail address
- Name and age of your pet
- Pet's species (canine, feline, etc.)
- Payment information/plan\*

\*Applications approved between the 1st and the 15th of the month become effective on the 1st of the following month. Applications approved from the 16th through the end of the month become effective on the 1st of not the following month, but the month thereafter.

**Example:** May 1 approval = June 1 effective date  
May 16 approval = July 1 effective date



# Nationwide<sup>®</sup> PetRxExpress<sup>SM</sup>



Save time and money when filling pet prescriptions at a Walmart or Sam's Club pharmacy with Nationwide<sup>®</sup> **PetRxExpress<sup>SM</sup>**.

For no extra cost, our pet insurance members get discounts on Walmart's already low prices while enjoying the effortless convenience of automatic claim submission.

## How it works

Using Nationwide<sup>®</sup> **PetRxExpress<sup>SM</sup>** is easy and convenient for Nationwide pet insurance members.

1. Download a digital pet insurance card at **my.petinsurance.com**.
2. Take a prescription to any in-store Walmart or Sam's Club pharmacy, or have the veterinarian call it in.
3. Show the pet insurance card at the checkout and pay for the prescription.

That's it! The pharmacy will automatically submit a claim to Nationwide for processing, and you will be reimbursed for eligible expenses.\*

\*Reimbursement or co-insurance is based on coverage detailed in policy. See Nationwide **PetRxExpress<sup>SM</sup>** Terms of Service. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

## Get prescription pet meds for less



- Optional program available to all active Nationwide pet insurance members
- Receive discounted pricing on medications not covered by pet insurance
- No cost to use

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# vet<sup>h</sup>helpline<sup>®</sup>

When it comes to your pet's health, no concern is too big or too small.



## Friendly, expert advice

Knowledgeable veterinary experts are on call 24/7 to provide guidance on any pet health concern, from general questions to identifying urgent care needs.

All **vet<sup>h</sup>helpline<sup>®</sup>** staff are based in the U.S. and have years of clinical experience. This service is available by phone, email or chat.



## How it works

Nationwide pet insurance members can start using this service right now—there's no sign up or extra enrollment required.

- Available 24/7 via phone, email or chat
- Available to all pet insurance members
- Unlimited access

**vet<sup>h</sup>helpline<sup>®</sup>** is available as a service to all Nationwide pet insurance members.

**vet<sup>h</sup>helpline<sup>®</sup>** is also available to any pet owner with a paid subscription.  
**vet<sup>h</sup>helpline<sup>®</sup>** is not a substitute for a visit to your primary veterinarian.

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