# How to apply for a 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.

Optional wellness coverage is also available for dogs and cats, providing reimbursement for the preventive care necessary to keep them healthy year after year.

#### Choose from two easy ways to sign up:



Call **877-738-7874** and tell the pet insurance specialist the name of your organization.

You'll receive preferred pricing on your base medical policy.

Visit: and enter your organization name to enroll online. The rates given will include your preferred pricing.



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



- Name
- Address
- Home or primary telephone number
- E-mail address
- · Name of your pet
- Pet's species (dog, cat, etc.)
- Payment information/plan





# Here's why you should consider pet insurance

Even minor vet bills can add up to major spending. In fact, pet parents will spend nearly \$17 billion on veterinary care this year. With a My Pet Protection plan from Nationwide, you can get cash back when you take your dog or cat to the vet.

#### My company offers pet insurance. Can you tell me more about it?

Our My Pet Protection® suite offers the greatest pet insurance plans available today. You can only sign up for this exclusive coverage through your company's benefits package.

#### How does it work?

You have \$7,500 to spend on your pet each year. Once you meet your low \$250 annual deductible, we'll reimburse you 90% of your vet bill.2 That's it!

#### What's covered?

We cover everything from ear infections and upset stomachs to diabetes and cancer.2

You'll be covered for your pet's exams, meds and lab tests. Surgeries and hospitalization are covered, too. We also offer wellness coverage for things like vaccinations and dental cleaning.

We even cover things other pet insurers don't, like prescribed nutritional supplements and prescription diets. Plus, we offer additional benefits including lost pet advertising/reward, emergency boarding and more.

#### What about hereditary and congenital conditions?

Yes and yes. As long as your pet doesn't show symptoms of or isn't diagnosed with the hereditary or congenital condition before your policy effective date, it's covered.<sup>2</sup>

#### That's a lot of coverage! Is there stuff that isn't covered?

There are some things that aren't covered so we can keep plans affordable, including non-veterinary services, tax, grooming and pre-existing conditions.2

#### Can I still use my vet?

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

#### How do I get reimbursed when my pet gets sick or hurt?

It's easy: Pay your vet, send us your claim and get money back directly to your bank account or sent via check.

#### I'm interested in signing up. How soon can my pet be covered?

Applications for enrollment that are received between the 1st and 15th of the month will be effective on the first day of the next month. Applications for enrollment that are received between the 16th and the last day of the month will be effective on the first day of the following month. Policy effective dates can vary if your employer has determined a future start date due to open enrollment. Contact your plan administrator for details.

## Is there someone I can call if I have questions?

Our Member Care team is available at 800-540-2016.



Watch our quick, 2-minute video to learn more about pet insurance. petinsurance.com/petvideo

1 American Pet Products Association. 2 Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy



# Discover the greatest pet insurance plans ever offered.

My Pet Protection<sup>®</sup> is offered exclusively to employees and gives your pet superior protection at an unbeatable price.



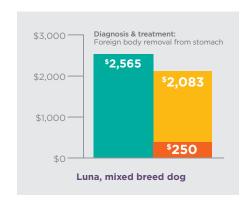


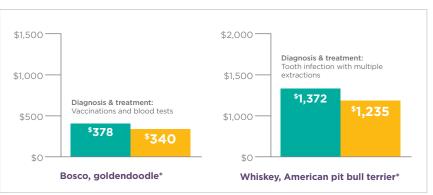


- √ 90% back on eligible vet bills¹
- ✓ Exclusive to employees, not available to the general public
- √ Same price for pets of all ages
- ✓ Best deal: average savings of 30% over similar plans from other pet insurers²
- ✓ Wellness plan option that includes spay/neuter, vaccinations and more

#### Here's how My Pet Protection helped Nationwide® pet parents

Between big-ticket emergency vet bills and basic preventive care, My Pet Protection coverage helped keep these pet parents' bank accounts in the black.





\*Annual deductible met on previous claim

Claim amount Reimbursement by Nationwide Annual deductible

Sample reimbursements are based on actual claims but have been edited for clarity. Coverage for wellness services only available on My Pet Protection with Wellness\*.

Sign up multiple pets with individual plans and receive a discount<sup>3</sup> for even more savings.





# Choose a plan that's as unique as your pet.

Get back 90% of the vet bill for these items **and more**.

Visit any vet, anywhere

	my pet protection <sup>®</sup> with wellness	my pet protection*
Accidents, including poisonings and allergic reactions	✓	$\checkmark$
Injuries, including cuts, sprains and broken bones	✓	$\checkmark$
Common illnesses, including ear infections, vomiting and diarrhea	✓	$\checkmark$
Serious/chronic illnesses, including cancer and diabetes	✓	$\checkmark$
Hereditary and congenital conditions	✓	$\checkmark$
Surgeries and hospitalization	$\checkmark$	$\checkmark$
X-rays, MRIs and CT scans	✓	$\checkmark$
Prescription medications and therapeutic diets	✓	$\checkmark$
Wellness exams	✓	
Vaccinations	✓	
Spay/neuter	✓	
Flea and tick prevention	$\checkmark$	
Heartworm testing and prevention	✓	
Routine blood tests	$\checkmark$	

Just like all other pet insurers, we don't cover **pre-existing conditions.**\* However, we go above and beyond with extra features such as **emergency boarding, lost pet advertising and more**. Plus, both plans have a low \$250 annual deductible and a generous \$7,500 maximum annual benefit.

\*Any illness or injury that your pet had prior to the start of your policy will be considered a pre-existing condition.

#### Easy enrollment

Select the species (dog or cat)\*\*

Provide your zip code

Pick your

\*\*To enroll your bird, rabbit, reptile or other exotic pet, please call 888-899-4874.



Available to all pet insurance members. Unlimited, 24/7 access to a veterinary professional (\$150 value). Only from Nationwide®.



Get your pet insurance reimbursements deposited directly to your bank.

Submit claims right from your smartphone with the free VitusVet app.



Download from the App Store



Download from Google Play

Email, fax and snail mail claim submissions also available.

#### Learn more today. PetsNationwide.com

<sup>1</sup>Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. <sup>2</sup>Average based on similar plans from top competitors' websites for a 4-year-old Labrador retriever in Calif., 90631. Data provided using information available as of December 2017. <sup>3</sup>Pet owners receive a 5% multiple-pet discount by insuring two to three pets or a 10% discount on each policy for four or more pets.

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. Such terms and availability may vary by state and exclusions may apply. Underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH, an A.M. Best A+ rated company (2018); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2018). Agency of Record: DVM Insurance Agency, Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2019 Nationwide. 19GRP5832 2-19



## Get more with **Nationwide**®

### Enjoy these extras when you protect your pet with Nationwide

Your Nationwide pet insurance membership comes with more than just outstanding coverage and service—you'll also enjoy perks designed to save you time, money and more.

#### Online account management

Easy access to your policy, including checking claim status, downloading forms and more. Take a moment to create a Nationwide Pet Account Access page at <a href="mailto:my.petinsurance.com">my.petinsurance.com</a>.



Free smartphone app for submitting pet insurance claims and keeping track of your pet's medical records. Download VitusVet from the <a href="#">App Store</a> or <a href="#">Google Play</a> and enter your policy number to enable electronic claim submission.

## **vet**helpline®

24/7 access to veterinary professionals for any pet health concern (\$150 value). Just call 855-331-2833 or visit <a href="https://www.petinsurance.com/vethelpline">www.petinsurance.com/vethelpline</a> for email or live chat.

#### Electronic claim payments

Fast, convenient option to have your pet insurance reimbursement directly deposited to any bank. Learn more and opt in by visiting your Nationwide Pet Account Access page at <a href="my.petinsurance.com">my.petinsurance.com</a>.

#### The Companion

Award-winning magazine with pet health stories, policy news and member resources. www.petinsurance.com/newsletter.

#### **Member Perks**

Hand-picked discounts on pet products and services.

#1 vet-recommended insurance for your pet, money-saving member exclusives for you

## PetsNationwide.com

