



QUICK START GUIDE

Major MedicalSM plan



Nationwide®
is on your side



Welcome

Thanks for considering Nationwide® to protect your pet. Please take a moment to browse this Quick Start Guide to learn more about your Major MedicalSM plan and what you can expect from our coverage.

If you have additional questions regarding Nationwide pet insurance policies, we're always happy to help. You can reach a Member Care representative at 800-540-2016 Monday through Friday from 5 a.m. to 7 p.m. and Saturday from 7 a.m. to 3:30 p.m. (Pacific).

Sincerely,
Your friends at Nationwide

What is pet insurance?

Pet insurance reimburses you for veterinary care. It's a smart way to make sure you can afford to keep your furry family member happy and healthy should an unexpected illness or injury arise.



How does it work?

It's easy! Visit any licensed veterinarian and pay for the services at the time of treatment. Then send us your claim form along with the invoice. We'll reimburse you for eligible veterinary expenses according to your benefit schedule allowance after you've met your annual deductible.

Premium

Premium is what you pay for your pet insurance. It may be paid in installments or in an annual lump sum. You may pay premiums to us directly or, if eligible, via payroll deductions through your employer. Details about your premium amount and billing method can be found in your policy documents.

Deductible

Your deductible is the amount that you pay out of pocket for eligible expenses before your insurance benefits kick in. The annual deductible only needs to be met once per policy term (12 month period). The Declarations Page of your policy packet (coming soon via mail) will contain your plan's deductible amount.

Benefit schedule allowance

Your Major Medical plan uses a benefit schedule, which means that reimbursement is capped at a set amount for each condition, regardless of the actual treatment costs. Each condition/diagnosis has a "bucket" of money available that you can draw from after you meet your deductible. You can draw from as many buckets as needed in a policy term. If you exhaust the funds in a bucket, it will replenish when you enter your next policy term. Your plan's benefit schedule will be included in your policy packet, or you can access it online by visiting petinsurance.com/forms.

When does my coverage begin?

Most plans have a 14-day waiting period once your application is approved and we receive payment. If you signed up for payroll deduction, your policy effective date can vary. Please refer to the Declarations Page of your policy packet for your plan's effective date. Any veterinary visits prior to your policy effective date will not be eligible for coverage and may be excluded from future coverage as pre-existing.

What's covered?¹

With your Major Medical plan, you have benefits available for veterinary expenses in case your pet gets sick or hurt. Here are a few examples:

- Accidents and injuries, like poisonings and broken bones
- Common illnesses, like ear infections and diarrhea
- Serious/chronic illnesses, like cancer and diabetes
- Procedures/services, such as surgeries and X-rays
- Some hereditary conditions, like hip dysplasia, after your first full policy term
- And more!



What's not covered?¹

As pet lovers ourselves, we know it's disappointing that not everything is covered. We've tried to keep exclusions to a minimum while still keeping our plans affordable. Your policy packet will have all the complete definitions, descriptions and explanations of coverage, but in the meantime, here's a quick overview of what we don't cover.

Pre-existing conditions

Briefly, a pre-existing condition is any illness or injury your pet had before coverage started. (See your policy for the complete definition.) The good news is, not all pre-existing conditions are excluded permanently. If you have medical records from your vet showing that your pet's condition is not chronic and has been cured for at least six months, you can request a review. Review forms and instructions on how to request a review can be found at petinsurance.com/forms.

Congenital anomalies or developmental disorders

Congenital disorders are medical conditions that are present from birth, whether inherited or caused by the environment. Developmental disorders are problems that come up because of faulty development.

Hereditary disorders within the first 12 months of coverage

Hereditary disorders are problems that get passed down from your pet's parent(s), whether or not they're visible, and are traditionally considered ineligible. However, limited coverage for hereditary disorders is available on the Major Medical plan. Please refer to your benefit schedule for more information.

Cruciate ligament injuries within first 12 months of coverage

That might sound like a mouthful, but it just means that if your pet has an injury to the cruciate ligament or meniscus (those are parts of the knee) within the first year that you're insured, it won't be covered. If the injury happens after your first year, no problem—we've got it covered.

Expenses not directly related to veterinary services

Fees such as waste disposal, tax, record access/copying and bank or credit card fees are not eligible for reimbursement.

Wellness, routine and preventive care

Wellness exams, treatments and procedures are not covered under this plan, unless purchased with a wellness rider. Such treatments and procedures include, but are not limited to, services such as vaccinations, flea/heartworm prevention and health screens (blood tests). Please refer to the Declarations Page of your policy packet to confirm your plan selection.



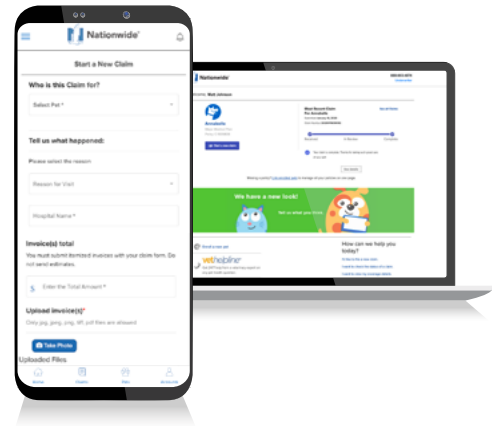
Some exclusions vary by state. When your policy packet arrives, please refer to the "What We Do Not Cover: Exclusions" section and your policy Declarations Page for additional details.

How do I file a claim?

You can submit a claim directly from your desktop or mobile device by logging on to your Nationwide Pet Access Account page at my.petinsurance.com.

When taking photos of your invoices on your mobile device:

- Make sure the document fills the entire frame
- Avoid poor lighting
- Double-check the image to make sure the text is legible



Or to submit claims via fax, email or mail, follow these simple steps:

- 1 Visit petinsurance.com/forms to download a claim form.
- 2 After you've paid your veterinarian, fill in the claim form with your pet's diagnosis and the invoice totals.
- 3 Send us your claim form along with your paid invoices. That's it!

Fax 714-989-5600	Email submitmyclaim@petinsurance.com	Mail Nationwide Claims Department P.O. Box 2344 Brea, CA 92822
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Make sure your claim form includes a diagnosis (the name of the condition treated by your veterinarian) and has an invoice attached. When scanning a document or taking a picture on your smartphone, double check to make sure it's legible. To submit your claim via email, attach both your completed claim form and invoice(s). Please send only PDF, DOC, JPG, TIFF or BMP files and disable your email signature.

Claim confirmation

A courtesy e-mail or automated message via telephone will be sent to you confirming a claim was received and is in our system for processing. You may check on the status of your claim by logging on to your Nationwide Pet Account Access page at my.petinsurance.com. Claim information will be available there within 48-72 hours from the date your claim is received.

Turnaround time

We typically process claims within two weeks from the time we receive all necessary information. However, if your claim requires additional time for processing, we'll notify you prior to the 30-day mark, as regulated by your state.

Medical records requests

Medical records are often requested to help us properly assess your pet's medical history and ensure accurate claims processing. We recommend requesting records from all veterinarians your pet has seen, including any and all test and diagnostic results. That way you'll have them on file if you ever need to share them with your pet's care partners like groomers, kennels, pet sitters or your pet insurance provider.

Tools and resources



Take a moment to create a Nationwide Pet Account Access page at my.petinsurance.com. From there, you can update your account information, submit a claim, check on the status of a claim, download forms and sign up for electronic claim payments.



24/7 access to veterinary professionals is available to all Nationwide pet insurance members. Just call 855-331-2833 or visit petinsurance.com/vethelpline for email or live chat.



Sign up for electronic claim payments to get your pet insurance reimbursements directly deposited to any bank. It's quick, easy and free! Learn more and opt in from your Nationwide Pet Account Access page at my.petinsurance.com.



Read pet health stories, keep up on policy news, get member perks and more by checking out *The Companion* newsletter at petinsurance.com/companion.



Join more than a million #NationwidePet lovers by following us on social media for daily pet health tips and more. Plus, we love seeing pictures of our four-legged members!



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instagram.com/nationwidepet

¹Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Plans may not be available in all states. Policy eligibility may vary.

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 (2019); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2019). 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. ©2020 Nationwide. 20RET7598b



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