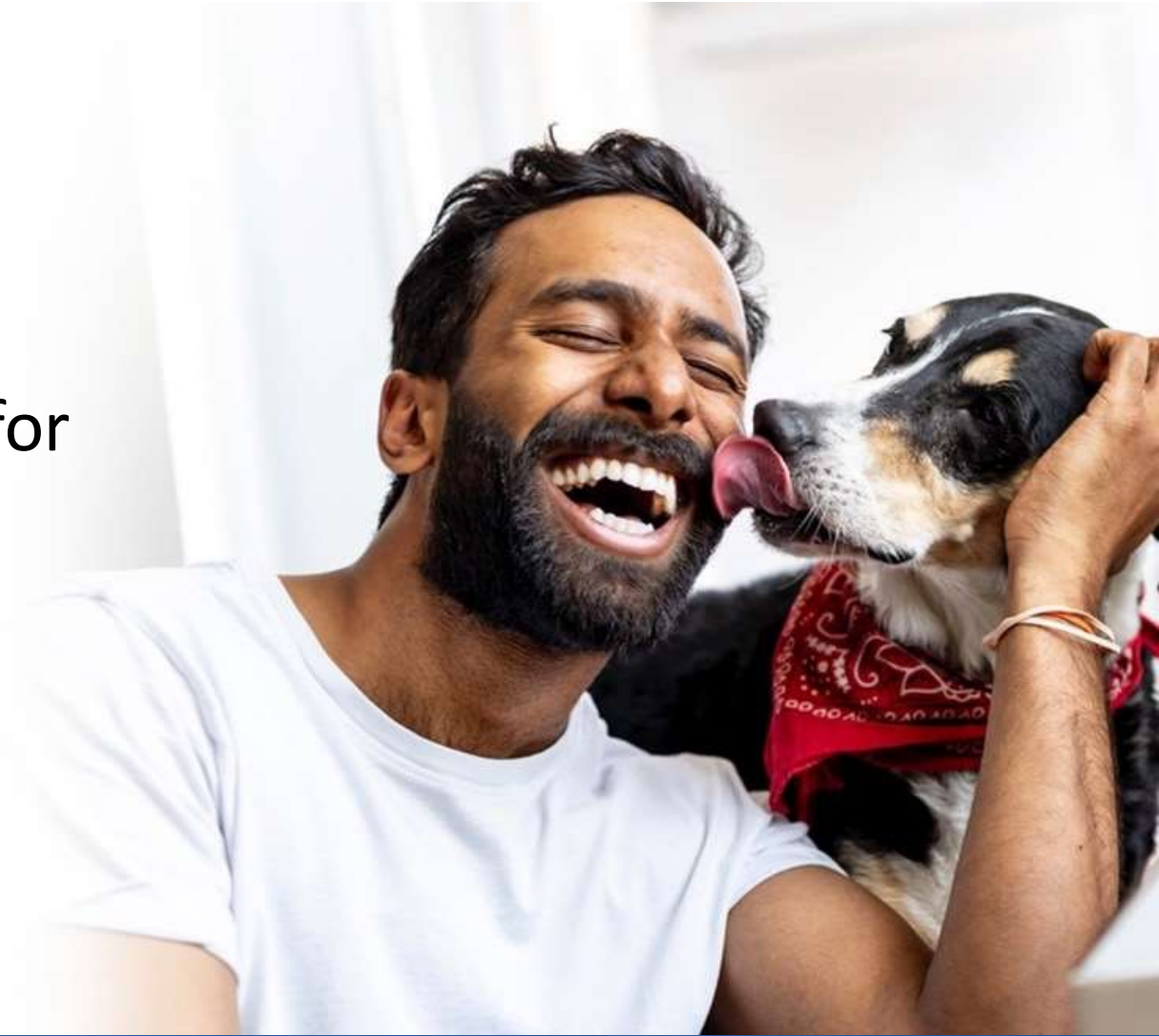




Nationwide®
is on your side

The #1 health insurance for
pet family members

Pet Insurance





My Pet Protection plans offer comprehensive coverage for dogs and cats



Cost and Discounts

- Exclusive to employees, not available to general public
- Preferred pricing built into plan options
- Multi-pet discounts available



Coverage

- Covers medical, accidents, injuries illnesses, hereditary, surgeries, and more
- Use any vet, anywhere: no networks, no pre-approvals
- Additional benefits for above and beyond medical care



Benefits

- Cash back on eligible vet bills after \$250 annual deductible is met
- Choice of reimbursement: 50% and 70% options
- \$7,500 benefit which renews each year in full

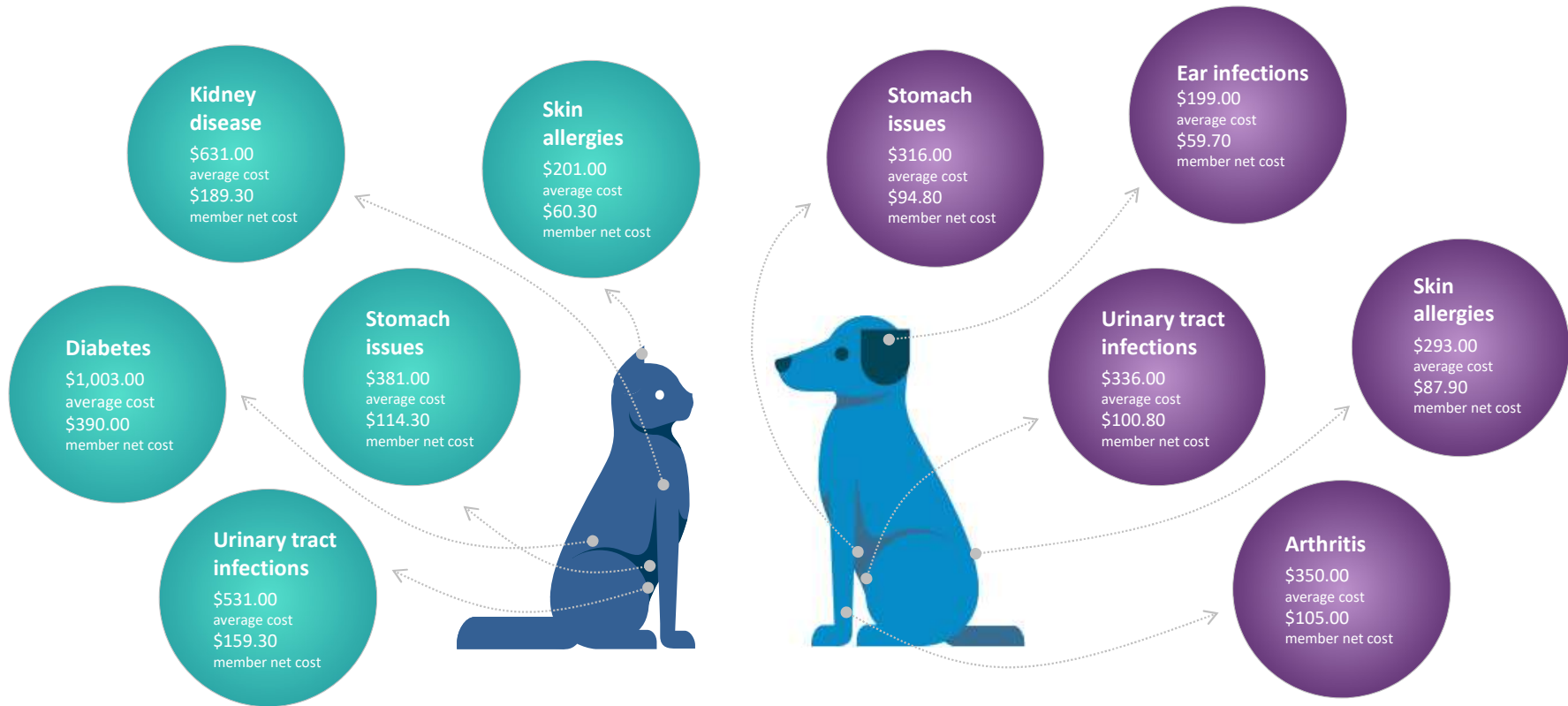


What's not covered?

Pre-existing conditions, boarding, and grooming

Some policy exclusions may apply. Discount on base plans only and may vary by state.

My Pet Protection plans offer up to 70% reimbursement on eligible vet expenses



Examples based on actual pet insurance claims from Nationwide members. Claims were reimbursed according to the plan in which the member was enrolled at the time. Amounts shown here reflect how reimbursement would be calculated with the My Pet Protection plans with a 70% reimbursement and a \$250 annual deductible already met on prior claims. Nationwide does not determine the amount a veterinarian may charge; that amount will vary by region and veterinary practice.



My Pet Protection policies include benefits above and beyond medical care



Boarding or kennel benefit

Up to \$500 for boarding if you or your family member is hurt or sick and can't take care of your pet



Long-term lost or stolen benefit

Up to \$500 for a pet who has been lost or stolen for over 60 days



Advertising and reward benefit

Up to \$500 for advertising or offering a reward for a lost or stolen pet



Mortality benefit

Up to \$1,000 for a pet who has passed due to injury or illness, covering:

- Euthanasia
- Cremation and burial expenses
- The price you paid for your pet

Receive 24/7 veterinary advice with the **vet**helpline®



Available to all members (\$150 value)

vethelpline is included in every Nationwide pet insurance policy.



Unlimited 24/7 access to call, email or online chat

From general questions to identifying urgent care needs, someone is always available.



Expert advice from a trained veterinary professional

All vets are based in the U.S. and have years of clinical experience.



Access Nationwide policy benefits in just three steps

1

Pay your vet

Pay for your pet's treatment at the time of service

2

Submit your claim

Send your vet bill and claim form via email or online submission

3

Get reimbursed

Reimbursements for eligible fees via direct deposit or check

Additional member resources



Member Care: 800-540-2016
Mon-Fri 5 am–7pm PT &
Sat 7am–3:30pm PT



Pet Account Access Page: Get forms, claim status and view claim history at my.petinsurance.com

Do-it-yourself mobile portal makes managing your policy fast and easy (fur real!)

Manage your policy with self-serve options:

- Edit account settings and pet information
- Find important policy details
- Upload and submit claims at my.petinsurance.com



Snap. Send. Simple!
Submit mobile claims:

1

Snap a photo using your mobile device or upload an existing document/image

2

Enter claim information and submit your claim at my.petinsurance.com

3

After 48 hours, begin tracking your claim*

A screenshot of the Nationwide mobile app interface for filing a new claim. The screen shows a form with the following fields: 'Who is this claim for?' with a dropdown menu showing 'Fluffy' and 'Archile Von Snuffington'; 'Tell us what happened' with a text input field; 'Please enter your hospital name' with a dropdown menu showing 'Nice Guys Clinic'; 'Treatment Date(s) - FROM:' with a date picker showing '01/20/2017'; 'Treatment Date(s) - TO:' with a date picker showing '03/20/2017'; 'Reason for visit; tap all that apply' with buttons for 'Wellness' and 'Injury or Illness'; 'What injury or illness did your veterinarian diagnose?' with a text input field; 'Invoice(s) total' with a text input field; 'Upload invoice(s)' with a blue button; 'Choose an option:' with three icons: 'Take a photo', 'Use existing', and 'Upload pdf'; a checkbox for 'I accept the Terms and Conditions'; and a 'Submit claim' button. The bottom navigation bar has icons for Home, Claims, Pets, and Account.

*Claim status is available after 48 hours of submission. Please allow up to 72 hours for mailed/faxed claims.

Nationwide® Pet Rx ExpressSM

Get Rx pet meds for less at **Walmart** 

- Members save time and money when filling their pet prescription medications at any of **Walmart's 4,700 pharmacies** across the country
- Members enjoy the convenience of having the pharmacy **submit claims directly** on their behalf
- Optional program **available to all Nationwide pet insurance members** with active plans
- **No cost** to sign up for and use



How it works

Using Nationwide Pet Rx Express is simple and convenient.

1

Nationwide pet insurance members can sign up at **my.petinsurance.com**.

2

After allowing 24 hours from sign-up, members can bring their **pet prescriptions to any in-store Walmart pharmacy**.

3

At checkout, members provide their pet insurance information and pay for the prescription.

Walmart pharmacy will automatically submit claims to Nationwide for processing, and members will be reimbursed for eligible expenses.*

*Reimbursement or co-insurance is based on coverage detailed in policy. See Nationwide Pet Rx Express Terms of Service. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

The Nationwide claims team is dedicated to providing the best member experience

Pet Claims Dept
processes about
220,000 claims per
month, with

2.64M

processed in 2020

The majority
of claims are
processed in under

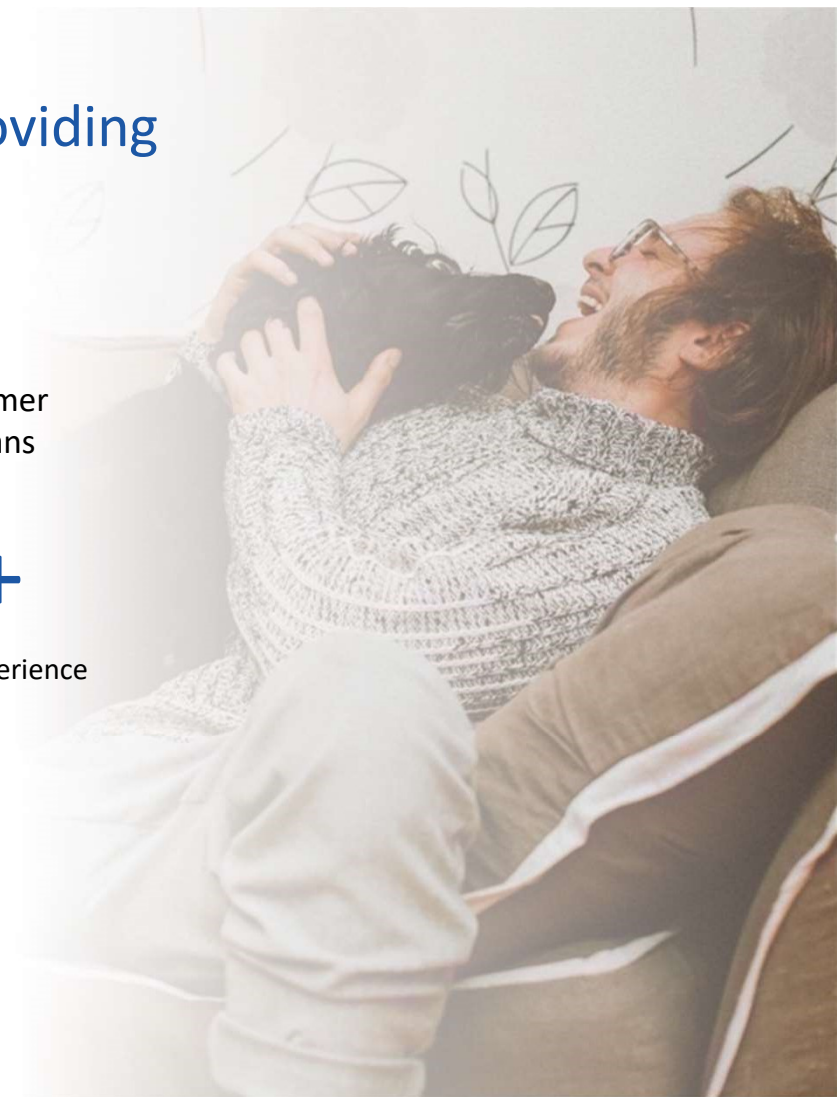
10

days

Staff includes a
veterinarian and former
veterinary technicians
with

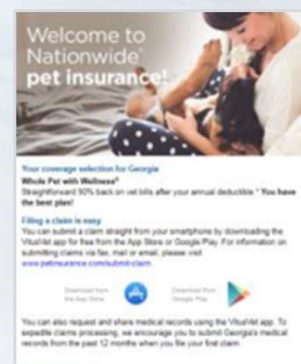
1,500+

combined years of vet experience



Staff services multiple time zones for continuous service

Onboarding members are supported from application to active policy



Application received

Confirms policy purchase and reinforces that coverage has not yet begun.

Sent immediately after enrollment.

Application approved

Confirms the application has been processed and approved.

1 day after policy issuance.

Membership overview

Shares member perks like the **vethelpline®**.

6 days after policy issuance.

Coverage begins

Confirmation that the policy is active and can be used.

Policy effective date.

Welcome/claims overview

Educates members on how to submit a pet insurance claim.

3 days after policy effective date.

Email communications are subject to change.

Frequently asked questions:

Employees

Can I still use my vet?

Absolutely! You can visit any licensed veterinarian in the world—even specialists and emergency providers.

Do claims increase my premium?

Nope! So get your pet the care they need as often as they need it—it won't affect your costs.

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

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



What if I am no longer with my company?

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

What are pre-existing conditions?

Pre-existing conditions mean any illness or injury that a pet had before coverage on a pet insurance policy began.

Are pre-existing conditions covered?

Just like all pet insurers, we do not cover pre-existing conditions.

The good news is that not all pre-existing conditions are excluded permanently. If you have medical records from your vet showing that your pet's condition has been cured for at least six months, you may be able to get it covered.