

A man and a woman are laughing heartily while holding a small, fluffy white dog. The man is wearing a blue and green plaid shirt, and the woman is wearing a white shirt. They are both looking down at the dog with joy. The background is a warm, indoor setting with wooden shelves.

QUICK START GUIDE

My Pet Protection[®] 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 My Pet Protection® 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 a percentage of eligible veterinary expenses in accordance with the level of reimbursement you selected at enrollment.

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

The deductible is the amount that you pay out of pocket for eligible expenses before your insurance benefits kick in. It's an annual deductible, which means it only needs to be met once per policy term (12 month period). Check your policy documents for your specific annual deductible amount.

Maximum annual allowance

Your My Pet Protection plan provides coverage for accidents and injuries, illnesses, cancer and more, up to your maximum annual allowance of \$7,500. This amount replenishes in full with each new policy term.

A different kind of benefit

Pet insurance works a little differently than most employee benefits. For one thing, you don't need to re-enroll each year. We'll send you a notice at the end of each policy term, but unless you want to make changes to your plan, your policy will automatically renew. Another great perk is that your pet's policy is yours to keep, even if you change jobs down the road. Simply give us a call at 800-540-2016 to let us know and we'll make sure your policy stays up to date.

When does my coverage begin?

If you signed up for payroll deduction, your policy effective date can vary if your employer has determined a future start date due to open enrollment. Typically, applications for enrollment that are received between the 1st and 15th of the month will be effective on the 1st 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 1st day of the following month. If you signed up for direct bill, most plans have a 14-day waiting period once your application is approved and we receive payment. The Declarations Page of your policy packet arrives by mail, and it will contain 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 My Pet Protection plan, you're covered 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
- Hereditary and congenital conditions, like hip dysplasia or heart disease
- Serious/chronic illnesses, like cancer and diabetes
- Procedures/services, such as surgeries and X-rays
- Prescriptions, including therapeutic diets and supplements, to treat covered conditions
- And more!

Because this plan covers so much, it's almost easier to tell you what's not covered.



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.

Grooming

Any grooming services, including shampoos, baths, dips and nail trims are not eligible for coverage.

Therapeutic diets and supplements available without a prescription

Foods or supplements that can be purchased without a prescription are not eligible for coverage, even if your vet recommends them. This includes any over-the-counter dietary or nutritional supplements, pet foods or commercial pet diets used to preserve or improve general health.

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. Such treatments and procedures include, but are not limited to, services such as vaccinations, flea/heartworm prevention and health screens (blood tests).



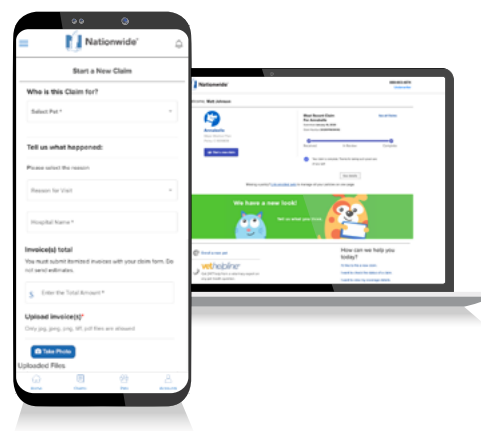
Some exclusions vary by state. When your policy packet arrives, please refer to the "What We Do Not Cover: Exclusions" section and your policy Declarations Page for additional details.

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 | Email | Mail |
|--------------|--|---|
| 714-989-5600 | submitmyclaim@petinsurance.com | Nationwide Claims Department P.O. Box 2344 Brea, CA 92822 |

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!



facebook.com/nationwidepet



twitter.com/nationwidepet



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. 20RET7598a



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