

# FAQ

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

No. Once enrolled, policies renew automatically each year during the renewal period, which starts 60 days before the current 12-month term expires. The expiration date can be found in the policy packet mailed to members at each new term.

Members are welcome to make changes to coverage during the policy renewal period. All changes are subject to underwriting approval.

## **What happens to pet insurance policies when employees leave the company?**

Employees will be given the option to retain their pet insurance coverage. We'll reach out to their former employer to ask for updated billing and policy information in order to keep the coverage active.

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

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

## **Can members use any veterinarian?**

Absolutely! Members are free to visit any licensed veterinarian in the world—even specialists and emergency providers.

## **Does Nationwide offer coverage for pets other than dogs and cats?**

Yes! Coverage for birds, rabbits, reptiles and other exotic pets is available at Nationwide by simply calling 877-738-7874.

## **How are claims filed?**

It's easy. Members simply pay the invoice at the veterinarian, then submit a claim for reimbursement via mail, email or online.

- Mail: Nationwide Claims Dept., P.O. Box 183143 Columbus, Ohio 43218-3143
- Email: [submitmyclaim@petinsurance.com](mailto:submitmyclaim@petinsurance.com)
- Online: Submit claims at [my.petinsurance.com](http://my.petinsurance.com). Please allow 48 hours from the time a claim is submitted for it to appear online.



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[1] Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and any annual limits that may apply. Plans may not be available in all states. Policy eligibility may vary. [2] Example reflects Accident and Illness coverage with 80% reimbursement after \$250 annual deductible has been fulfilled and Wellness Level 1 coverage.

All plans require accident coverage; additional coverage for illness, hereditary & congenital, and wellness is optional. Optional coverage for behavior, prescription food and prescription supplements may also be available. Optional cruciate coverage may be added after the first year of coverage; not available in all states. Pre-existing conditions are not covered.

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## How is My Pet Protection Choice<sup>SM</sup> different from My Pet Protection®?

Available only through workplace benefit programs, My Pet Protection Choice offers additional flexibility for pet families, with customizable coverage, deductible and reimbursement levels. Nationwide offers two ready-made employee plans, plus the ability to customize a coverage plan for individual pets and their specific care needs.<sup>1</sup>

Based on Nationwide 2024 claims data.

 <h3>Accident</h3> <ul style="list-style-type: none"> <li>• Broken bones</li> <li>• Poisonings</li> <li>• Sprains</li> <li>• Lacerations</li> <li>• Hit by car</li> <li>• Ingested item</li> <li>• And more</li> </ul>	 <h3>Illness</h3> <ul style="list-style-type: none"> <li>• Ear infections</li> <li>• Vomiting</li> <li>• Hip dysplasia</li> <li>• Heart disease</li> <li>• Cancer</li> <li>• Diabetes</li> <li>• And more</li> </ul>	 <h3>Wellness</h3> <ul style="list-style-type: none"> <li>• Annual exam</li> <li>• Vaccinations</li> <li>• Fecal test</li> <li>• Deworming</li> <li>• Microchip</li> <li>• Flea control</li> <li>• And more</li> </ul>
<h3>Poisoning</h3> <p>Veterinary bill: \$1,035</p> <p>This plan<sup>2</sup> reimburses</p> <p><b>\$828</b></p>	<h3>Cancer</h3> <p>Veterinary bill: \$2,266</p> <p>This plan<sup>2</sup> reimburses</p> <p><b>\$1,813</b></p>	<h3>Flea control</h3> <p>Veterinary bill: \$171</p> <p>This plan<sup>2</sup> reimburses</p> <p><b>\$100</b></p>

## What is the difference between accident, illness and wellness coverage?



**Accident coverage:** Support for unexpected injuries such as broken bones, animal attacks, getting hit by a car, poisoning, heatstroke and more.



**Illness coverage:** Support for when pets get sick such as diabetes, vomiting, cancer and more.



**Wellness coverage:** Support for proactive care such as vaccinations, microchipping, preventives for fleas and heartworms and more.

## Can existing My Pet Protection members switch to My Pet Protection Choice?

Members can make changes to their coverage during the policy renewal period. All changes are subject to underwriting approval. Please note that all My Pet Protection policies will be automatically transitioned to equivalent My Pet Protection Choice policies beginning in 2025.

## Is wellness coverage available as a standalone product?

No, Nationwide does not offer standalone wellness coverage. Members can enroll in a new My Pet Protection Choice accident + wellness plan or change to this plan during the renewal period. Any changes to a policy are subject to underwriting approval.

