

Pet insurance

from Nationwide®



Fetch the best health coverage for your pet through your voluntary benefits package. With two budget-friendly plans, there's never been a better time to sign up for My Pet Protection®, available only through your workplace benefits program.

Nationwide offers two plans for you to choose from: My Pet Protection® and My Pet Protection® with Wellness500.¹

Both plans are guaranteed issuance,² have a \$250 annual deductible and include medical coverage with the choice of 50% or 70% reimbursement levels.³

	My Pet Protection®	My Pet Protection® with Wellness500
Accidents	✓	✓
Injuries	✓	✓
Illnesses	✓	✓
Hereditary and congenital conditions	✓	✓
Diagnostics and imaging	✓	✓
Procedures and surgeries	✓	✓
Wellness exams		✓
Vaccinations		✓
Flea prevention		✓
Spay or neuter		✓
And more	✓	✓



Did you know? Nationwide is the industry-first provider of coverage for birds and exotic pets.

How to use your pet insurance plan

1 Visit any vet, anywhere.

2 Submit claim.

3 Get reimbursed for eligible expenses.

Learn more at msubenefitsplus.com or 877-738-7874



[1] Existing members can enroll in My Pet Protection® with Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states. [2] Guaranteed issuance means any new pets enrolling into a My Pet Protection Plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply. [3] These are examples of general coverage; please review plan document for specific coverages. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and annual limits.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. 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. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, VetHelpline® and Nationwide PetRxExpressSM are service marks of Nationwide Mutual Insurance Company. Third party marks are the property of their respective owners. ©2024 Nationwide. 23GRP9695A



Nationwide[®] My Pet Protection[®]

PLANS SUMMARY

Nationwide pet insurance helps you cover veterinary expenses so you can provide your pets with the best care possible—without worrying about the cost.

Nationwide offers two plans for you to choose from: My Pet Protection[®] and My Pet Protection[®] with Wellness500.¹

My Pet Protection is a medical plan that offers an annual benefit of \$7,500 for eligible veterinary bills related to accidents, injuries and illnesses, including emergency clinics and specialists.

My Pet Protection with Wellness500 offers the same protection as our medical plan, but includes coverage for preventive care. With this plan, up to \$500 of the annual \$7,500 benefit can be used for wellness, including checkups, flea and heartworm preventives, vaccinations, spay and neuter and more.

Both plans are guaranteed issuance,² have a \$250 annual deductible and include medical coverage with the choice of 50% or 70% reimbursement levels.³

	My Pet Protection [®]	My Pet Protection [®] with Wellness500
Accidents	✓	✓
Injuries	✓	✓
Illnesses	✓	✓
Hereditary and congenital conditions	✓	✓
Diagnostics and imaging	✓	✓
Procedures and surgeries	✓	✓
Wellness exams		✓
Vaccinations		✓
Flea prevention		✓
Spay or neuter		✓
And more	✓	✓



Learn more at msubenefitsplus.com or 877-738-7874





What makes My Pet Protection different?

My Pet Protection is available through workplace benefits programs and is guaranteed issuance.² It also includes additional benefits like lost pet advertising, emergency boarding and more.

It's no surprise that My Pet Protection is the most paw-pular coverage plan from America's #1 pet insurer.⁴



Did you know? Nationwide is the industry-first provider of coverage for birds and exotic pets.

Nationwide offers more than great coverage

VetHelpline[®]

- Unlimited access to veterinary care experts
- Download the app and schedule a video consultation anytime 24/7
- No additional cost to use for Nationwide pet insurance members

Nationwide[®] PetRxExpressSM

- Save time and money by filling pet prescriptions at participating in-store retail pharmacies across the U.S.
- Pharmacy submits claims directly to Nationwide
- More than 4,700 pharmacy locations

petco veterinary services

Members save 10% on every visit to a Vetco Total Care Hospital or Vetco Vaccination Clinic inside Petco

vetco total care

Vetco Total Care is a full-service animal hospital that offers everything from preventive care to diagnostics and surgery

vetco vaccination clinic

Vetco Vaccination Clinic offers express care for vaccinations, flea/tick and heartworm prescriptions and microchipping

How to use your pet insurance plan

- 1 Visit any vet, anywhere.
- 2 Submit claim.
- 3 Get reimbursed for eligible expenses.

[1] Existing members can enroll in My Pet Protection[®] with Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states.

[2] Guaranteed issuance means any new pets enrolling into a My Pet Protection plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply.

[3] These are examples of general coverage; please review plan document for specific coverages. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and annual limits.

[4] State of the Industry Report 2022, North American Pet Health Insurance Association.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. 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. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, VetHelpline[®] and Nationwide PetRxExpressSM are service marks of Nationwide Mutual Insurance Company. Third party marks are the property of their respective owners. ©2024 Nationwide. 23GRP9695F



Nationwide[®] is the industry-first provider of pet health coverage for birds and exotic pets



Owners of birds, reptiles and exotic pets can get 50% or 70% reimbursement on eligible veterinary expenses with coverage from Nationwide.¹



- Includes veterinary exams, surgeries, diagnostic testing, prescriptions, wellness² and more
- \$250 annual deductible applies just once per policy term, no matter which plan you choose
- Use any veterinarian, anywhere

Coverage available for:

- Amphibians
- Birds
- Chameleons
- Chinchillas
- Ferrets
- Geckos
- Gerbils
- Guinea pigs
- Hamsters
- Iguanas
- Lizards
- Mice
- Rats
- Rabbits
- Snakes
- Tortoises
- Turtles
- And more



Call 877-738-7874 to learn about avian and exotic pet coverage from Nationwide

Product availability may vary by state.



Nationwide[®]

Here's how coverage works for common avian and exotic medical conditions³

Rabbit: Intestinal obstruction



Oreo, a 9-year-old male rabbit, was brought to the veterinarian after several days of abdominal pain, lethargy and loss of appetite.

He was diagnosed with an intestinal obstruction.



Veterinary bill: \$3,330

● **Nationwide reimbursed: \$2,156**

● **Owner's net cost: \$1,174**
(after \$250 annual deductible and co-pay)

Cockatiel: Excessive egg laying



Sunny, a 12-year-old cockatiel, suffered from excessive egg laying. Due to the chronic depletion of calcium to produce eggshells, she was malnourished.

After exhausting all other treatment options, Sunny's owner agreed to spay her.



Veterinary bill: \$2,332

● **Nationwide reimbursed: \$1,458**

● **Owner's net cost: \$874**
(after \$250 annual deductible and co-pay)

Bearded dragon: Gout



Elliott, a 2-year-old male bearded dragon, stopped moving and had enlarged, painful joints. He was diagnosed with gout.

His owner agreed to hospitalization for pain management and supportive care.



Veterinary bill: \$1,182

● **Nationwide reimbursed: \$653**

● **Owner's net cost: \$529**
(after \$250 annual deductible and co-pay)

Call 877-738-7874 to learn about avian and exotic pet coverage from Nationwide

Product availability may vary by state.

[1] These are examples of general coverage; please review plan document for specific coverages. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and annual limits.

[2] Existing members can enroll in My Pet Protection® with Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states.

[3] These examples are based on actual pet insurance claims from Nationwide members who were enrolled prior to the introduction of the new Avian & Exotic Pet plan. Their claims were reimbursed according to the plan in which each respective member was enrolled at the time. Amounts shown here reflect how reimbursement would be calculated with the Avian & Exotic pet plan with a 70% reimbursement and a \$250 annual deductible not met on prior claims. Nationwide does not determine the amount a veterinarian may charge; that amount will vary by region and veterinary practice.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. 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. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2024 Nationwide. 23GRP9695D



Nationwide®

How to apply for a pet insurance policy

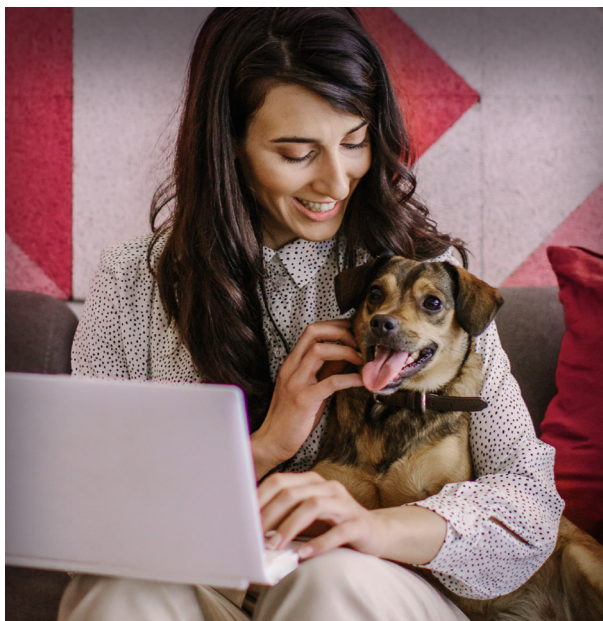
Nationwide® pet insurance provides coverage for veterinary expenses related to accidents, illnesses, wellness,¹ and more.²

Policies are available for dogs, cats, birds, reptiles and other exotic pets.

Signing up for Nationwide pet insurance is easy:



You may be asked for the following information during enrollment:



- Name
- Address
- Home or primary telephone number
- E-mail address
- Name and age of your pet(s)
- Pet's species (canine, feline, etc.)
- Payment information/plan*

*Applications approved between the 1st and the 15th of the month become effective on the 1st of the following month. Applications approved from the 16th through the end of the month become effective on the 1st of not the following month, but the month thereafter.

Example: May 1 approval = June 1 effective date
May 16 approval = July 1 effective date

[1] Existing members can enroll in My Pet Protection® with Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states. [2] These are examples of general coverage; please review plan document for specific coverages. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and annual limits.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. 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. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, VetHelpline® and Nationwide PetRxExpress™ are service marks of Nationwide Mutual Insurance Company. Third party marks are the property of their respective owners.
©2024 Nationwide. 23GRP9695B



Employee FAQ

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

No. Once enrolled, policies renew automatically each year during your 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 you at each new term.

You're welcome to make changes to your coverage during your policy renewal period. All changes are subject to underwriting approval.

How is My Pet Protection® different from My Pet Protection® with Wellness500?

My Pet Protection with Wellness500 offers the same protection as our medical plan but includes coverage for preventive care. With this plan, up to \$500 of the annual \$7,500 benefit can be used for wellness, including checkups, flea and heartworm preventives, vaccinations, spay and neuter and more.

I currently have My Pet Protection—can I switch to My Pet Protection with Wellness500?

Yes, you can make changes to your policy during your policy renewal period. All changes are subject to underwriting approval.

Can I purchase wellness as a standalone product?

No, Nationwide does not offer wellness as a standalone product. You can enroll in My Pet Protection or My Pet Protection with Wellness500 during your policy renewal period. All changes are subject to underwriting approval.

What happens to my pet insurance policy if I am no longer with the company?

We'll contact you to ask for updated billing and policy information in order to keep your policy 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 I still use my veterinarian?

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

If I have a pet other than a dog or cat, can I enroll?

Yes! If you want coverage for your bird, rabbit, reptile or exotic pet, you'll find it with Nationwide. To enroll, please call 877-738-7874.

How do I file a claim?

It's easy. Simply pay your vet bill and then send us 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
- Online: Submit claims at my.petinsurance.com. Please allow 48 hours from the time you submit your claim for it to appear online.

Learn more at msubenefitsplus.com or 877-738-7874



Existing members can enroll in My Pet Protection® with Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states. Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. 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. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, VetHelpline® and Nationwide PetRxExpress™ are service marks of Nationwide Mutual Insurance Company. Third party marks are the property of their respective owners. ©2024 Nationwide. 24GRP10191



VetHelpline®

When it comes to your pet's health, no concern is too big or too small.



Friendly, expert advice

With VetHelpline®, Nationwide® pet insurance members get unlimited 24/7 video chat guidance from licensed veterinary professionals at no additional cost.

Get expert advice on emergency triage, health and wellness, continued care and more—no pet carrier, no car ride, no worries. Download the VetHelpline app from the App Store or Google Play.



How it works

Nationwide pet insurance members can start using this service once their policy is in effect—there's no sign up or extra enrollment required.

1. Download the app
2. Retrieve your pet information
3. Connect with our vet team
4. Talk to a professional

VetHelpline® is available as a service to all Nationwide pet insurance members.

Learn more at msubenefitsplus.com or 877-738-7874



VetHelpline® is not a substitute for a visit to your primary veterinarian.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. 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. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, VetHelpline® and Nationwide PetRxExpress™ are service marks of Nationwide Mutual Insurance Company. Third party marks are the property of their respective owners. ©2024 Nationwide 23GRP9695G



Nationwide[®] PetRxExpressSM



Save time and money when filling pet prescriptions at participating pharmacies with Nationwide[®] **PetRxExpressSM**.

For no extra cost, members get discounts on pet prescriptions, while enjoying the effortless convenience of automatic claim submission.

Get prescription pet meds for less



- Program available to all active Nationwide pet insurance members
- Receive discounted pricing on medications
- No additional cost to use

How it works

Using Nationwide[®] **PetRxExpressSM** is easy and convenient for Nationwide pet insurance members.

1. Download a digital pet insurance card at my.petinsurance.com.
2. Take a prescription to any participating pharmacy location, or have the veterinarian call it in.
3. Show your pet insurance card at checkout to have your discount applied.



Learn more at msubenefitsplus.com or 877-738-7874



Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. 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. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, VetHelpline[®] and Nationwide PetRxExpressSM are service marks of Nationwide Mutual Insurance Company. Third party marks are the property of their respective owners. ©2024 Nationwide. 23GRP9695H

