



What makes My Pet Protection ChoiceSM different?

We made our most paw-pular pet insurance plan even better.

Available only through workplace benefit programs, My Pet Protection ChoiceSM from Nationwide[®] comes in your choice of two ready-made employee plans or an all-new customizable option not previously available.

How is My Pet Protection ChoiceSM different from our current plan?

Many of the same employee features as before:

- Guaranteed issuance¹
- Multi-pet discounts available
- Easy payroll payment capability
- Use any licensed veterinarian
- Optional wellness coverage available
- Emergency boarding and kenneling fees
- Lost pet due to theft or straying
- Lost pet advertising and reward
- Mortality benefit






Plus new and improved plan features:

- Coverage can be dialed up or down by category (accident, illness, hereditary & congenital, and wellness)²
- Increased maximum annual benefits as high as \$15,800 (compared with previous \$7,500 maximum)
- More flexible pricing for different budgets and pet needs
- Wellness coverage for dogs and cats based on benefit schedule
- Accident-only coverage now available



Get a quote at [PetsNationwide.com](https://www.PetsNationwide.com) • 877-738-7874

How does My Pet Protection ChoiceSM compare?

My Pet Protection Choice SM	My Pet Protection Choice SM			My Pet Protection	My Pet Protection with Wellness500
	Accident & Illness	Accident, Illness & Wellness	Customizable		
Annual deductible options	\$250	\$250	\$100 to \$500	\$250	\$250
Reimbursement level	80%	80%	50%, 70% or 80%	50% or 70%	50% or 70%
 Accident coverage	✓	✓	✓	✓	✓
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000	\$7,500 maximum annual benefit total for all conditions	\$7,500 maximum annual benefit total for all conditions
Broken bones, animal attack, hit by car, poisoning, heatstroke, and more	✓	✓	✓	✓	✓
 Illness coverage	✓	✓	Optional	✓	✓
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000	\$7,500 maximum annual benefit total for all conditions	\$7,500 maximum annual benefit total for all conditions
Ear infections, diabetes, vomiting, allergies, cancer, and more	✓	✓	✓	✓	✓
 Hereditary & congenital coverage	✓	✓	Optional when purchased with illness coverage	✓	✓
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000	\$7,500 maximum annual benefit total for all conditions	\$7,500 maximum annual benefit total for all conditions
Hip dysplasia, cherry eye, elbow dysplasia, umbilical hernia, brachycephalic syndrome, and more	✓	✓	✓	✓	✓
 Wellness coverage (for dogs & cats)		✓	Optional		✓
Annual maximum		\$450	\$450 or \$800		\$500
Vaccination or titer, fecal test, deworming, microchip, health certificate, heartworm or FeLV/FIV test, flea control or heartworm prevention, and more		✓	✓		✓
Spay/neuter or dental ³ and one additional test ⁴			✓		✓
 Wellness coverage (for birds)⁵			Optional		✓
Annual maximum			\$200, \$300 or \$500		\$500
Panel or titer, parasite/fecal test, CBC, culture, parasite prevention treatment, beak trim, nail trim, wing trim and more			✓		✓

With our flexible new My Pet Protection ChoiceSM customizable plan, pet parents can dial coverage levels up or down so they're paying only for what they need.



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[1] Guaranteed issuance means any new pets enrolling into a My Pet Protection Choice plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply. [2] 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. [3] Coverage for spay/neuter or dental starts 90 days after the original policy term effective date. [4] One additional test of the following: health screen (blood test), radiograph (X-ray), electrocardiogram (EKG). [5] Wellness coverage not available for reptiles or exotic pets.

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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Pet insurance



Pet-loving employees can fetch the best health coverage for their pets with My Pet Protection ChoiceSM, available only through workplace benefit programs.

Nationwide offers two ready-made employee plans, plus the ability to customize a coverage plan for individual pets and their specific care needs.¹

Pet protection when it matters most

Nationwide's pet insurance plans cover:

- Accidents and injuries
- Common illnesses
- Serious illnesses
- Chronic illnesses
- Hereditary conditions
- Testing and diagnostics
- Procedures
- Holistic and alternative care
- And more!

Coverage includes emergency care and specialists. No networks, no pre-approval, no problem.

Easy to use, easy to understand

Using a Nationwide pet insurance plan is easy:

- Visit any vet, anywhere
- Submit a claim from any device
- Get reimbursed for eligible expenses once the deductible is met

What's the difference between accident, illness and wellness coverage?



Accident coverage

Support for unexpected injuries



Illness coverage

Support for when pets get sick



Wellness coverage

Support for proactive care







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



Get a quote at [PetsNationwide.com](https://www.petsnationwide.com) or by visiting your benefits portal

Introducing: My Pet Protection ChoiceSM

My Pet Protection Choice SM	Accident & Illness	Accident, Illness & Wellness	Customizable
Annual deductible options	\$250	\$250	\$100 to \$500
Reimbursement level	80%	80%	50%, 70% or 80%
 Accident coverage	✓	✓	✓
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Broken bones, animal attack, hit by car, poisoning, heatstroke, and more	✓	✓	✓
 Illness coverage	✓	✓	Optional
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Ear infections, diabetes, vomiting, allergies, cancer, and more	✓	✓	✓
 Hereditary & congenital coverage	✓	✓	Optional when purchased with illness coverage
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Hip dysplasia, cherry eye, elbow dysplasia, umbilical hernia, brachycephalic syndrome, and more	✓	✓	✓
 Wellness coverage (for dogs & cats)		✓	Optional
Annual maximum		\$450	\$450 or \$800
Vaccination or titer, fecal test, deworming, microchip, health certificate, heartworm or FeLV/FIV test, flea control or heartworm prevention, and more		✓	✓
Spay/neuter or dental ² and one additional test ³			✓

Every My Pet Protection ChoiceSM policy includes guaranteed issuance⁴ and these additional benefits to support pet families:

- Emergency boarding and kenneling fees
- Lost pet due to theft or straying
- Lost pet advertising and reward
- Mortality benefit



Get a quote at PetsNationwide.com or by visiting your benefits portal

[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] Coverage for spay/neuter or dental starts 90 days after the original policy term effective date. [3] One additional test of the following: health screen (blood test), radiograph (X-ray), electrocardiogram (EKG) [4] Guaranteed issuance means any new pets enrolling into a My Pet Protection Choice plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply.

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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Nationwide[®] My Pet Protection ChoiceSM

PLAN SUMMARY



Pet-loving employees can fetch the best health coverage for their pets with My Pet Protection ChoiceSM, available only through workplace benefit programs.

Nationwide offers two ready-made employee plans, plus the ability to customize a coverage plan for individual pets and their specific care needs.¹

My Pet Protection Choice SM	Accident & Illness	Accident, Illness & Wellness	Customizable
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 Illness coverage	✓	✓	Optional
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Ear infections, diabetes, vomiting, allergies, cancer, and more	✓	✓	✓
 Hereditary & congenital coverage	✓	✓	Optional when purchased with illness coverage
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Hip dysplasia, cherry eye, elbow dysplasia, umbilical hernia, brachycephalic syndrome, and more	✓	✓	✓
 Wellness coverage (for dogs & cats)		✓	Optional
Annual maximum		\$450	\$450 or \$800
Vaccination or titer, fecal test, deworming, microchip, health certificate, heartworm or FeLV/FIV test, flea control or heartworm prevention, and more		✓	✓
Spay/neuter or dental ² and one additional test ³			✓



Get a quote at PetsNationwide.com or by visiting your benefits portal



Nationwide[®]



What makes My Pet Protection ChoiceSM different?

Every My Pet Protection ChoiceSM policy includes guaranteed issuance,⁴ plus additional benefits to support pet families:

- Emergency boarding and kenneling fees
- Lost pet due to theft or straying
- Lost pet advertising and reward
- Mortality benefit



Nationwide is the industry's first provider of coverage for birds and exotic pets.

Nationwide offers more than great coverage

VetHelpline[®]

24/7 pet telehealth support

All Nationwide[®] pet insurance members enjoy unlimited access to VetHelpline[®] for round-the-clock telehealth with licensed veterinary professionals.

petco veterinary services

Save on veterinary care

Nationwide[®] pet insurance members save 10% on every visit to a Vetco Total Care Hospital or Vetco Vaccination Clinic inside Petco.

Nationwide PetRxExpress[®]

Discounted pet medications

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

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

Easy to use, easy to understand

- 1 Visit any veterinarian, anywhere.
- 2 Submit a claim from any device.
- 3 Get reimbursed for eligible expenses once the deductible is met.



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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] Coverage for spay/neuter or dental starts 90 days after the original policy term effective date. [3] One additional test of the following: health screen (blood test), radiograph (X-ray), electrocardiogram (EKG) [4] Guaranteed issuance means any new pets enrolling into a My Pet Protection Choice plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply.

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Nationwide[®] pet insurance

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
- Online: Submit claims at my.petinsurance.com. Please allow 48 hours from the time a claim is submitted for it to appear online.



Get a quote at PetsNationwide.com or by visiting your benefits portal

[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 ChoiceSM 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.¹

Based on Nationwide 2024 claims data.

 <h3>Accident</h3> <ul style="list-style-type: none"> • Broken bones • Poisonings • Sprains • Lacerations • Hit by car • Ingested item • And more 	 <h3>Illness</h3> <ul style="list-style-type: none"> • Ear infections • Vomiting • Hip dysplasia • Heart disease • Cancer • Diabetes • And more 	 <h3>Wellness</h3> <ul style="list-style-type: none"> • Annual exam • Vaccinations • Fecal test • Deworming • Microchip • Flea control • And more
<h3>Poisoning</h3> <p>Veterinary bill: \$1,035</p> <p>This plan² reimburses \$828</p>	<h3>Cancer</h3> <p>Veterinary bill: \$2,266</p> <p>This plan² reimburses \$1,813</p>	<h3>Flea control</h3> <p>Veterinary bill: \$171</p> <p>This plan² reimburses \$100</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.



Get a quote at PetsNationwide.com or by visiting your benefits portal

VetHelpline[®]

24/7 pet telehealth

Friendly, expert advice

Nationwide[®] pet insurance members enjoy unlimited access to VetHelpline[®] for round-the-clock telehealth with licensed veterinary professionals.

Members 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. To get started, the member:

1. Downloads the app
2. Retrieves their pet information
3. Connects with our vet team
4. Talks to a professional

VetHelpline is available to all Nationwide pet insurance members.



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Nationwide[®]

Nationwide PetRxExpress[®]

Discounted pet prescriptions



Save time and money when filling pet prescriptions at Walmart or Sam's Club pharmacies with Nationwide PetRxExpress[®]

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 PetRxExpress[®] is easy and convenient for Nationwide pet insurance members.

1. The member downloads a digital pet insurance card at my.petinsurance.com
2. Written prescriptions can be taken to any Walmart or Sam's Club pharmacy location, or the member's veterinarian can call it in
3. The member shows their pet insurance card at checkout to have their discount applied



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Nationwide[®]

Nationwide® is America's first insurance provider for birds and exotic pets

Owners of birds, reptiles, and exotic pets can be reimbursed for eligible veterinary expenses with coverage from My Pet Protection ChoiceSM by Nationwide®.¹

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



Coverage for common avian and exotic medical conditions

My Pet Protection Choice SM	Accident & Illness	Accident, Illness & Wellness	Customizable
Annual deductible options	\$250	\$250	\$100 to \$500
Reimbursement level	80%	80%	50%, 70% or 80%
 Accident coverage	✓	✓	✓
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Broken bones, animal attack, hit by car, poisoning, heatstroke, and more	✓	✓	✓
 Illness coverage	✓	✓	Optional
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Ear infections, diabetes, vomiting, allergies, cancer, and more	✓	✓	✓
 Wellness coverage (for birds)			Optional
Annual maximum			\$200, \$300 or \$500
Panel or titer, parasite/fecal test, CBC, culture, parasite prevention treatment, beak trim, nail trim, wing trim and more			✓



Here's an example:

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.

Nationwide
reimbursed
\$2,156²

Veterinary bill: \$3,330

Owner's net cost: \$1,174

(after \$250 annual deductible and co-pay)



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

[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] This example is based on an actual pet insurance claims from a Nationwide member who was enrolled prior to the introduction of the new Avian & Exotic Pet plan. Their claim was reimbursed according to the plan in which the respective member was enrolled at the time. Amount shown here reflects 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.

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Nationwide®

Pet insurance 101

63%

of pet owners said they would have difficulty paying a surprise vet bill.¹

Why get pet insurance?

Pet families always want to get the best care for their pet. However, doing so can be costly and present a financial burden. Pet insurance empowers pet owners to choose the care option that best fits their needs and expectations without worrying about the cost.

What can be covered?

- Accidents & injuries
 - Common illnesses
 - Serious illnesses
 - Chronic illnesses
 - Hereditary conditions
 - Testing & diagnostics
 - Procedures
 - Holistic & alternative
 - And more!
- Check plan details for specific coverage.

What does pet insurance not cover?

Pet insurers typically do not cover pre-existing conditions. This includes any illness or injury that a pet had before coverage starts, whether or not they showed symptoms or received treatment.

Choose the right plan

- Know what's covered by the plan (and what isn't)
- Choose the coverage that fits budgetary and lifestyle needs
- Enroll pets when they are healthy, as pre-existing conditions typically aren't covered

Nationwide® offers pet insurance coverage for dogs, cats, birds, reptiles and other exotic pets.

How to use a Nationwide pet insurance policy

1

Visit any vet, anywhere

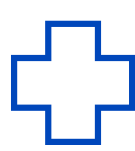
2

Submit a claim from any device

3

Get reimbursed for eligible expenses once the deductible is met

Here's an example of how Nationwide pet insurance works:



Accident

- Broken bones
- Poisonings
- Sprains
- Lacerations
- Hit by car
- Ingested item
- And more

Poisoning

Veterinary bill: \$1,035

This plan² reimburses

\$828



Illness

- Ear infections
- Vomiting
- Hip dysplasia
- Heart disease
- Cancer
- Diabetes
- And more

Cancer

Veterinary bill: \$2,266

This plan² reimburses

\$1,813



Wellness

- Annual exam
- Vaccinations
- Fecal test
- Deworming
- Microchip
- Flea control
- And more

Flea control

Veterinary bill: \$171

This plan² reimburses

\$100

Based on Nationwide claims data. Veterinary bill amount includes expenses incurred in the first 30 days after initial diagnosis.

Nationwide pet insurance members also enjoy access to:

- Unlimited 24/7 pet telehealth support with Nationwide VetHelpline®
- Effortless, low-cost pet prescriptions with Nationwide PetRxExpress®
- Savings on veterinary care at Petco Veterinary Services clinics



Get a quote at PetsNationwide.com or by visiting your benefits portal



Nationwide®

[1] "Pet Ownership Statistics 2024." Forbes Advisor, 2024. <https://www.forbes.com/advisor/pet-insurance/pet-ownershipstatistics/> [2] Example reflects Accident and Illness coverage with 80% reimbursement after \$250 annual deductible has been fulfilled and Wellness Level 1 coverage.

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.

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