



# Help clients get more out of their Nationwide® pet insurance coverage

Even minor vet bills can add up to major spending. Each year, pet parents spend billions on veterinary care in the U.S. With a Nationwide pet insurance plan, they can get cash back for their pets' medical care.

## Pre-enrollment

### How does pet insurance work?

Members are free to visit any licensed veterinarian, anywhere—including specialists and emergency providers. They pay for service at the time of treatment, then submit a claim for reimbursement.

### How much is reimbursed?

We'll reimburse eligible expenses according to the terms of the policy. Some plans reimburse a percentage of the actual vet bill, while others reimburse according to a benefit schedule.

### What's covered?

Medical plans cover exams, prescriptions, lab tests, surgeries and hospitalization for accidents and illnesses. We also offer wellness coverage for routine care like vaccinations and flea prevention. Some plans cover things other pet insurers don't, like prescribed nutritional supplements and prescription diets.

### What about hereditary and congenital conditions?

Though it varies by plan, coverage for hereditary and congenital is available as long as the pet doesn't show symptoms of or isn't diagnosed with the condition before the policy effective date.\*

### Are pre-existing conditions covered?

Nationwide, like all other pet insurers, does not cover pre-existing conditions. However, if the pet has been cured and symptom-free for at least 6 months, the member may request a review of the exclusion.

### What kinds of pets are covered?

We cover dogs and cats, and are the only insurer to offer coverage for birds, rabbits, reptiles and other exotic pets.

## Post-enrollment

### How to file a claim

Claims can be filed online, by fax or by mail. Members fill out a simple claim form and send it along with the invoice from the vet visit.

### Checking claim status

Claim status and history are available at [my.petinsurance.com](https://my.petinsurance.com).

### Making changes or upgrading plans

Members can make changes during their policy renewal period, which starts 60 days before the end of the 12-month policy term. Policy changes and new plan enrollments are subject to underwriting approval.

### Canceling plans

Members may cancel at any time at [my.petinsurance.com](https://my.petinsurance.com) or by notifying us in writing.

### Member Care

Our Member Care team is available at 800-540-2016 Monday-Friday, 5 a.m. to 7 p.m. and Saturday, 7 a.m. to 3:30 p.m. (Pacific).

For additional questions, call our pet insurance agency support team: 844-397-8939

\*Some 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.

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