

Pet insurance from Nationwide[®]

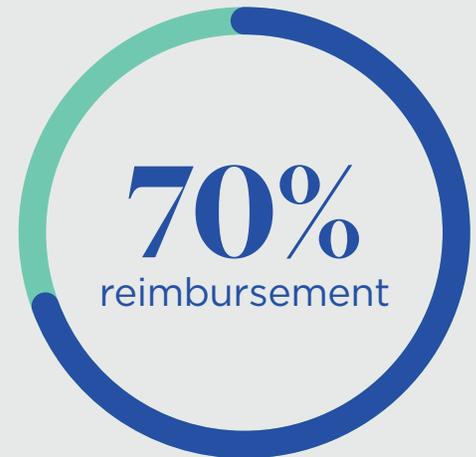
With two budget-friendly options, there's never been a better time to protect your pet.



Our popular My Pet Protection[®] pet insurance plans now feature more choices and more flexibility

- ✓ **Get cash back on eligible vet bills:** Choose your reimbursement level of 50% or 70%¹
- ✓ **Available exclusively for employees:** Plans with preferred pricing offered only through your company
- ✓ **Use any vet, anywhere:** No networks, no pre-approvals

Choose your level
of coverage with
My Pet Protection[®]



How to use your
pet insurance plan

1 Visit any vet,
anywhere.

2 Submit
claim.

3 Get reimbursed
for eligible
expenses.

Get a quote at <https://benefits.petinsurance.com/healthpass-insurance-trust> • 877-738-7874



¹Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Reimbursement options may not be available in all states.

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Nationwide[®]

Nationwide[®] pet insurance

My Pet Protection[®] plan 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. Simply pay for coverage through a convenient after-tax payroll deduction.

My Pet Protection coverage highlights

We offer a choice of reimbursement options so you can find coverage that fits your budget. All plans have a \$250 annual deductible and \$7,500 maximum annual benefit. Coverage includes*:

- Accidents
- Illnesses
- Hereditary and congenital conditions
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets and supplements
- And more

Plus, every My Pet Protection policy includes these additional benefits to maximize your value:

- Lost pet advertising and reward expense
- Emergency boarding
- Loss due to theft
- Mortality benefit

Included with every policy

vethelpline[®]

- 24/7 access to veterinary experts (\$110 value)
- Available via phone, chat and email
- Unlimited help for everything from general pet questions to identifying urgent care needs

PetRxExpressSM

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

Additional highlights

- Exclusive product for employer groups only
- Preferred pricing for employees
- Multiple-pet discounts
- Guaranteed issuance

<https://benefits.petinsurance.com/healthpass-insurance-trust>

• 877-738-7874



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Nationwide[®]



Avian & Exotic Pet Plan

The best pet insurance ever just got even better.

Owners of avian and exotic pets can now get 50% or 70% reimbursement¹ on eligible veterinary expenses—available only from Nationwide®.

Coverage and features

- **One low annual deductible**, not per incident
- **Choose up to 70% back** on eligible veterinary expenses¹
- **Veterinary exams**, including specialty and emergency visits
- **Hospitalization and surgeries**
- **Injuries and illnesses**, including cancer and hereditary/congenital conditions
- **Diagnostic testing**, including radiographs, MRIs, CT scans and ultrasounds
- **Prescribed** holistic and alternative care
- **Illnesses and disease** caused by external and internal parasites
- And more

This plan covers:

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

Learn more today about avian and exotic pet coverage from Nationwide. **877-738-7874**



See how Nationwide's avian and exotic coverage works for pets from rabbits to reptiles.

The claim examples below illustrate coverage for complications stemming from the most common medical conditions for each respective species.²

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.

\$2,156
reimbursement

Veterinary bill: \$3,330

- **Nationwide reimbursed: \$2,156**
- **Owner's net cost: \$558**
(after \$250 annual deductible and co-pay)

Cockatiel: Excessive egg laying—surgical treatment



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.

\$1,458
reimbursement

Veterinary bill: \$2,332

- **Nationwide reimbursed: \$1,458**
- **Owner's net cost: \$458**
(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.

\$653
reimbursement

Veterinary bill: \$1,182

- **Nationwide reimbursed: \$653**
- **Owner's net cost: \$344**
(after \$250 annual deductible and co-pay)

Learn more today about avian and exotic pet coverage from Nationwide. **855-874-4944**

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. Some species of avian and exotic pets are not eligible for coverage. Plans feature a \$250 annual deductible and have a maximum annual benefit of \$7,500. ²This example is based on an actual pet insurance claim from a Nationwide member who was enrolled prior to the introduction of the new Avian/Exotic plan. The claim was reimbursed according to the plan in which the member was enrolled at the time. Amounts shown here reflect how reimbursement would be calculated with the Avian/Exotic plan with a 70% reimbursement and a \$250 annual deductible already 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
is on your side

EMPLOYEE FAQ

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

No. Once enrolled, the policy will renew automatically each year.

How can I make changes to my policy?

You can make changes to your policy during your policy renewal period. All changes are subject to underwriting approval.

When is the policy renewal period?

The renewal period starts 60 days before the policy's current 12-month term expires. The policy's effective date and expiration date can be found on the Declarations Page, which is included with the policy packet that is mailed to you at each new term.

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

You will be notified and asked to update billing information in order to keep the policy active.

Will pre-existing conditions be covered?

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

Can I still use my vet?

Absolutely. You're free to visit any licensed veterinarian, anywhere 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 other exotic pet, you'll find it only with Nationwide.

To enroll in the Avian & Exotic Pet Plan, please call 877-738-7874.

What is *vet*helpline® and how does it work?

Veterinary professionals are available 24/7 through *vet*helpline, a service provided exclusively for Nationwide pet insurance members. You can get live help with any pet health concern, including identifying urgent care needs. Please note, a *vet*helpline consultation is not a substitute for a visit to your primary veterinarian.

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 2344, Brea, CA 92822-2344

Email: submitmyclaim@petinsurance.com

Online: Submit claims through your Nationwide Pet Account Access page at my.petinsurance.com. Please allow 48 hours from the time you submit your claim for it to appear online.

