My Pet Protection plan highlights for dogs and cats

- Cash back on eligible vet bills after $250 annual deductible is met
- Choice of reimbursement: 50%, 70%, and 90% options
- $7,500 benefit to use that renews each year in full
- Just two questions to determine cost: state and species
- Preferred pricing does not increase due to pet age or breed
- Exclusive plans not available to the general market

My Pet Protection covers so much, it’s easier to say what’s not covered:

- Pre-existing
- Breeding
- Grooming
- Nail trim
- Boarding
- Waste disposal
- Wellness, routine and preventive care

Some policy exclusions may apply. Wellness, routine and preventive care covered with My Pet Protection with Wellness® policy.
### My Pet Protection products

<table>
<thead>
<tr>
<th>Coverage</th>
<th>My Pet Protection</th>
<th>My Pet Protection with wellness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidents, including poisonings</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Injuries, including cuts and broken bones</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Common illnesses, including ear infections</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Serious/chronic illnesses, including cancer</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Hereditary and congenital conditions</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Hospitalization, including x-rays and surgeries</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Prescription medications and Rx diets</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Wellness exams</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vaccinations and routine blood tests</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Flea, tick and heartworm prevention</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Spay/neuter</td>
<td></td>
<td>✓</td>
</tr>
</tbody>
</table>

### Additional benefits included

- **Up to $500** for kennel fees if the employee is hospitalized.
- **Up to $500** for advertising or reward if a pet is lost or stolen.
- **Up to $500** if a lost or stolen pet is not found within 60 days.
- **Up to $1,000** if a pet passes due to an injury or illness.
All plans include access to the 24/7 vet helpline.

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

- Available to all members
- Talk to a live veterinary professional
- Call, email or online chat
- 24/7 access

Connects pet parents to veterinary professionals for guidance on any pet health concern from general questions to urgent care needs.
My Pet Protection: Additional benefits included

Boarding or kennel fees
Hospitalized? We will pay up to $500 for boarding if you or your family member gets hurt or sick

Advertising and reward
If your pet gets lost or stolen, we will pay up to $500 for advertising or offering a reward

Loss due to theft or straying
If your pet gets lost or stolen and is not found within 60 days, we will pay up to $500 for your pet

Mortality benefit
If your pet passes due to an injury or illness, we will pay up to $1,000 for:
- A veterinarian to humanely euthanize the insured pet
- Cremation and burial expenses
- The price you paid for your pet
### Avian and exotic pet plans

<table>
<thead>
<tr>
<th>Amphibians</th>
<th>Goats</th>
<th>Rats</th>
</tr>
</thead>
<tbody>
<tr>
<td>Birds</td>
<td>Guinea pigs</td>
<td>Rabbits</td>
</tr>
<tr>
<td>Chameleons</td>
<td>Lizards</td>
<td>Snakes</td>
</tr>
<tr>
<td>Chinchillas</td>
<td>Mice</td>
<td>Sugar gliders</td>
</tr>
<tr>
<td>Ferrets</td>
<td>Opossums</td>
<td>Tortoises</td>
</tr>
<tr>
<td>Geckos</td>
<td>Potbellied pigs</td>
<td>Turtles</td>
</tr>
</tbody>
</table>

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**What avian and exotic pet plans cover:**

- Accidents
- Illnesses
- Examinations
- Prescriptions
- Lab fees
- X-rays
- Hospitalization
- Add a wellness and preventive care policy to any Avian pet plan

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Member care: 800-540-2016
Monday-Friday 5am-7pm PT
Saturday 7am-3:30 pm PT

Nationwide Pet Account Access Page
Email claims, check claim status, and view claim history
Employee frequently asked questions

Can I still use my vet?
Absolutely! You can visit any licensed veterinarian in the world—even specialists and emergency providers.

What are pre-existing conditions?
Pre-existing conditions mean any illness or injury that a pet had before coverage on a pet insurance policy began.

Do claims increase my premium?
Nope! So get your pet the care he needs as often as he needs it—it won’t affect your costs.

Are pre-existing conditions covered?
Just like all pet insurers, we do not cover pre-existing conditions.

The good news is that not all pre-existing conditions are excluded permanently. If you have medical records from your vet showing that your pet’s condition has been cured for at least six months, you may be able to get it covered.

What if I am no longer with my company?
Your pet policy is portable and will remain active. However, the premium may change at policy renewal as preferred pricing may no longer apply.