

# 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 2344, Brea, CA 92822-2344
- Email: [submitmyclaim@petinsurance.com](mailto:submitmyclaim@petinsurance.com)
- Online: Submit claims at [my.petinsurance.com](http://my.petinsurance.com). Please allow 48 hours from the time you submit your claim for it to appear online.



Get a quote at [PetsNationwide.com](http://PetsNationwide.com) • 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. 23GRP9695C

