Nationwide®

My Pet Protection Choice℠

PLAN SUMMARY



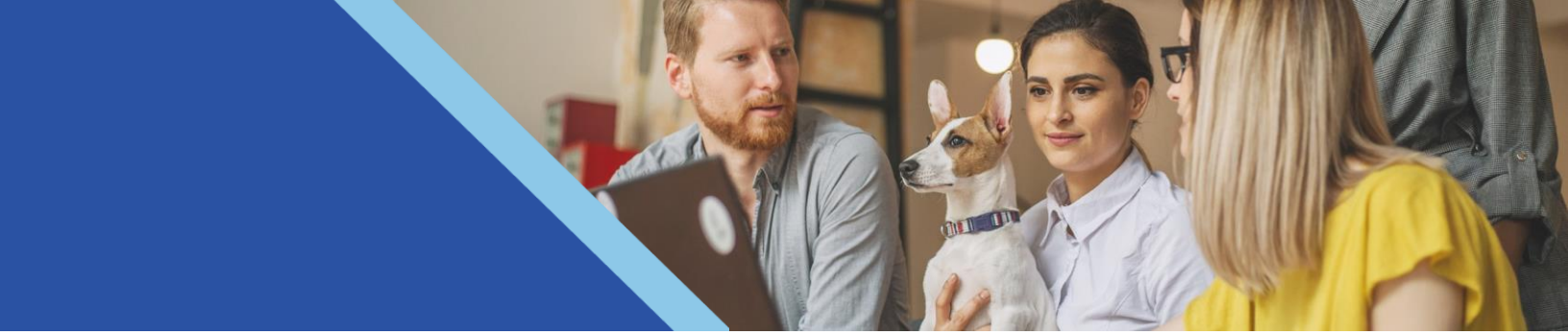
Pet-loving employees can fetch the best health coverage for their pets with My Pet Protection Choice℠, available only through workplace benefit programs.

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℠	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]			✓

Get a quote: https://benefits.petinsurance.com/zara | Call: 877-738-7874

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What makes My Pet Protection Choice℠ different?

Every My Pet Protection Choice℠ 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), electrocardigram (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.

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, My Pet Protection, and VetHelpline are service marks of Nationwide Mutual Insurance Company. Third party marks are the property of their respective owners. ©2025 Nationwide. 24GRP10277N.

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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 who leave the company can maintain their pet insurance coverage by updating their payment method at my.petinsurance.com or calling 877-738-7874.

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: https://benefits.petinsurance.com/zara | Call: 877-738-7874

[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.

Most 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.

Insurance 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, and My Pet Protection are service marks of Nationwide Mutual Insurance Company. Third party marks are the property of their respective owners. ©2026 Nationwide. 26GRP10808.

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Nationwide®

My Pet Protection Choice®

FAQ

How is My Pet Protection Choice® 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.

Accident	Illness	Wellness
• Broken bones • Poisonings • Sprains • Lacerations • Hit by car • Ingested item • And more	• Ear infections • Vomiting • Hip dysplasia • Heart disease • Cancer • Diabetes • And more	• Annual exam • Vaccinations • Fecal test • Deworming • Microchip • Flea control • And more
Poisoning Veterinary bill: $1,035 This plan[2] reimburses **$828**	**Cancer** Veterinary bill: $2,266 This plan[2] reimburses **$1,813**	**Flea control** Veterinary bill: $171 This plan[2] reimburses **$100**

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: https://benefits.petinsurance.com/zara | Call: 877-738-7874



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 Choice℠ 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









Nationwide®

Coverage for common avian and exotic medical conditions

My Pet Protection Choice℠	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 **$2,156**[2]

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.

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 to apply for a pet insurance policy

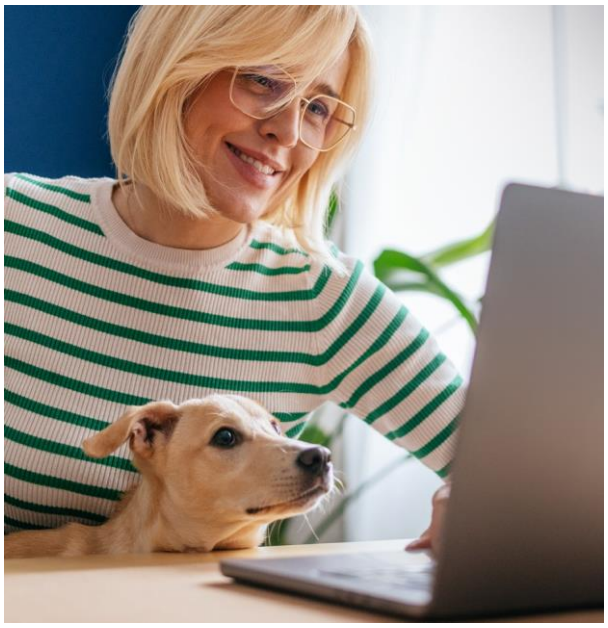
Nationwide® pet insurance provides coverage for veterinary expenses related to accidents, illnesses, wellness and more.[1]

Policies are available for dogs, cats, birds, reptiles and other exotic pets.

Signing up for Nationwide pet insurance is easy with these options:

Get a quote: https://benefits.petinsurance.com/zara | Call: 877-738-7874

During enrollment, we may need the following information:



- Name
- Address
- Home or primary telephone number
- E-mail address
- Name and age of the pet(s)
- Pet's species (canine, feline, etc.)
- Payment information/plan*

*Applications approved between the 1st and the 15th of the month become effective on the 1st of the following month. Applications approved from the 16th through the end of the month become effective on the 1st of not the following month, but the month thereafter.

Example: May 1 approval = June 1 effective date
May 16 approval = July 1 effective date

[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.

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Nationwide®

Nationwide®

PetRx*Express*℠



Save time and money when filling pet prescriptions at participating pharmacies with Nationwide® **PetRx***Express*℠.

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® **PetRx***Express*℠ is easy and convenient for Nationwide pet insurance members.

1. Download a digital pet insurance card at my.petinsurance.com.
2. Take a prescription to any participating pharmacy location, or have the veterinarian call it in.
3. Show your pet insurance card at checkout to have your discount applied.

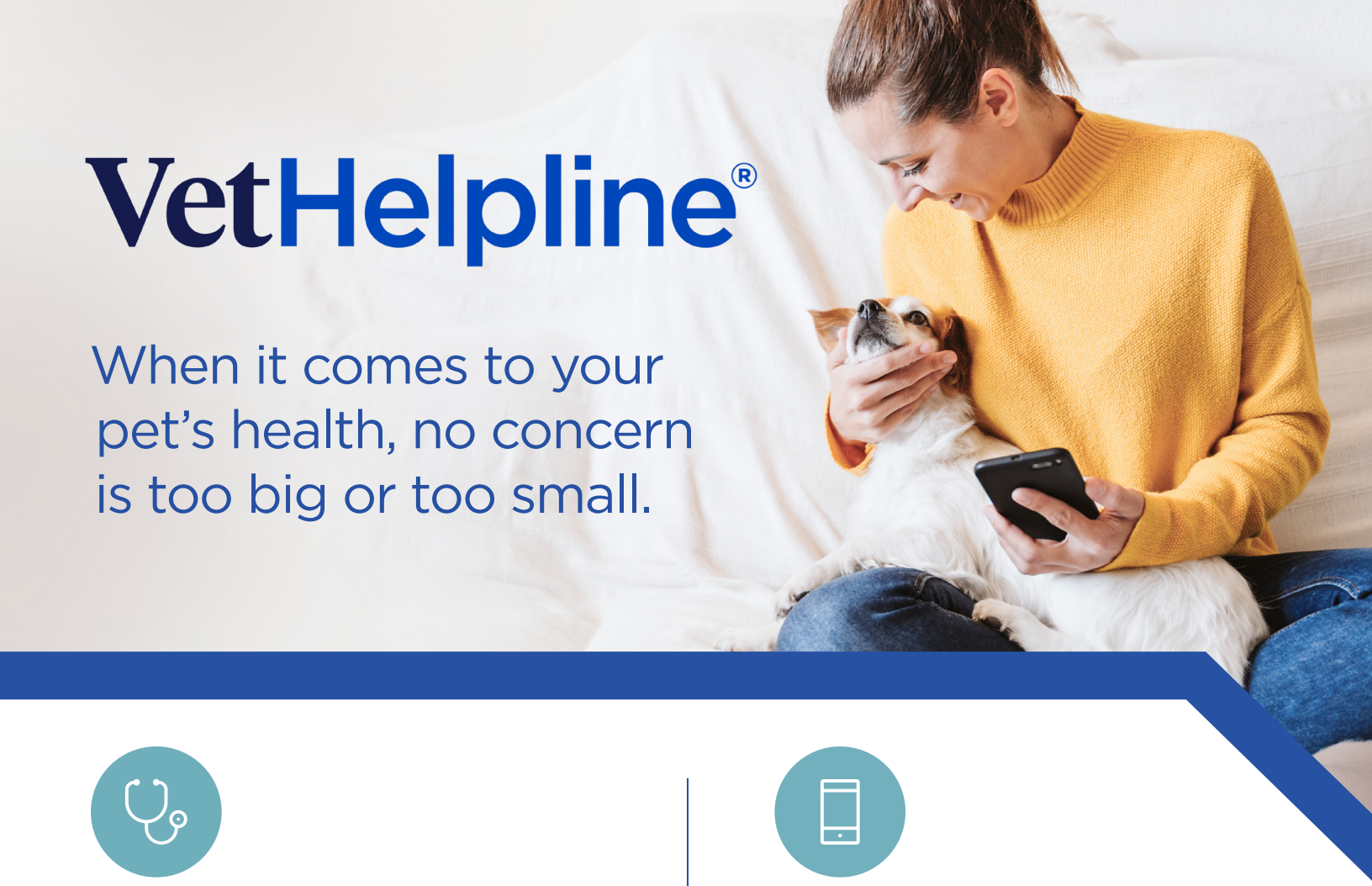


Get a quote: https://benefits.petinsurance.com/zara | Call: 877-738-7874

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Nationwide®

VetHelpline®



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

Friendly, expert advice

With VetHelpline®, Nationwide® pet insurance members get unlimited 24/7 video chat guidance from licensed veterinary professionals at no additional cost.

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—there's no sign up or extra enrollment required.

1. Download the app
2. Retrieve your pet information
3. Connect with our vet team
4. Talk to a professional

VetHelpline® is available as a service to all Nationwide pet insurance members.

Get a quote: https://benefits.petinsurance.com/zara | Call: 877-738-7874

VetHelpline® is not a substitute for a visit to your primary veterinarian.

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Nationwide®

petco veterinary services



Save on veterinary care

Nationwide® pet insurance members save on every visit to a participating Vetco Total Care Hospital or Vetco Vaccination Clinic inside Petco.*

vetco total care

Full-service animal hospital providing everything from preventive care to diagnostics and surgery. Same-day appointments often available for pets needing immediate care.

vetco vaccination clinic

Express preventive care including vaccinations, flea/tick & heartworm prevention and microchipping. Appointments are convenient, with most only taking 5-10 minutes including a courtesy wellness check.

Saving on care for pets at Petco is easy

Nationwide pet insurance members are 3 steps away from savings:

1. Mention Nationwide pet insurance policy to reception at the appointment
2. Provide a pet insurance policy number (find it at my.petinsurance.com)
3. Get 10% off!

Best of all, Nationwide members who haven't visited a **Vetco Total Care** hospital before can get their first visit free with this coupon.



Get a quote: https://benefits.petinsurance.com/zara | Call: 877-738-7874

*All offers can be used at the same appointment. 10% discount is not valid at the following Vetco Total Care locations in Florida: Deerfield Beach, Pembroke Pines, Oakland Park, Coral Springs, Boca Raton, Homestead, Miami, Fort Myers, Sarasota, Stuart, Palm Beach Gardens & Port St. Lucie.

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