

Nationwide® Pet Insurance for Petco Partners

Frequently Asked Questions

Q: What is the benefit being offered and how will it benefit me?

A: Protect your pets with a comprehensive and budget-friendly health coverage offering from Nationwide. Feel comfortable knowing you can visit any vet, including specialty and emergency providers. Submit claims easily from any mobile device and get reimbursed on eligible visits. Plans available include coverage for cats, dogs, and **NEW: Companion Animals**. Multi-pet discounts apply when you sign up 2 or more pets. Enroll at any time, coverage will always begin on the 1st of the month; as early as 15 days later

NEW Preferred pricing built into plan options (previously it was a discount off the publicly available rate)

NEW Employee-only Benefits (not available to the public and not available under our current plan):

- Boarding or kennel benefit
 - Up to \$500 for boarding if you or your family member is hurt or sick and can't take care of your pet
- Long-term lost or stolen benefit
 - Up to \$500 for a pet who has been lost or stolen for over 60 days
- Advertising and reward benefit
 - Up to \$500 for advertising or offering a reward for a lost or stolen pet
- Mortality benefit
 - Up to \$1,000 for a pet who has passed due to injury or illness, covering:
 - Euthanasia
 - Cremation and burial expenses
 - The price you paid for your pet

NEW: 24/7 vethelpline®, available to all members - call, chat, or email

- All vets are U.S. based and have years of clinical experience
- Expert advice from trained veterinary experts
- From general questions to identifying urgent care needs, someone is always available—because early detection is crucial for preventing small problems from becoming big ones

Q: What is Pet Insurance?

A: Pet Insurance helps cover the costs of veterinarian care for an insured pet that is ill or injured.

Q: What does the Nationwide plan cover?

A: Accidents, Illnesses, Hereditary and congenital conditions, Cancer, Behavioral treatments, Rx therapeutic diets and supplements, and more

Q: What is not covered? / Are there any exclusions in my pet's insurance plan?

A: Pre-existing conditions, Wellness/Preventative care and grooming is not covered. Please visit our what's not covered page for more details <https://www.petinsurance.com/whats-not-covered/>

Q: Where is my insurance accepted?

A: Since pet insurance is reimbursement based, you're free to visit any licensed veterinarian, anywhere in the world—even specialists and emergency providers.

Q: How will I pay for my plan?

A: Your plan premiums will be deducted automatically from your paychecks like other health plans. Based on your pay schedule, the monthly amount may be split up biweekly or weekly.

Q: If I want a pet wellness plan, how do I sign up for that?

A: Nationwide. currently does not offer a wellness plan but plan to offer later in 2023. Until then, Partners can still sign up for the Petco Preventive Care plan at petcopetwellness.com/Petco.

Q: Can I still use my veterinarian?

A: Absolutely. You're free to visit any licensed veterinarian, anywhere in the world—even specialists and emergency providers.

Q: If I have a pet other than a dog or cat, can I enroll?

A: Yes! If you want coverage for your bird, rabbit, reptile, or other companion animal, you'll find it with Nationwide. To enroll in the Avian & Exotic Pet Plan, please call 877-738-7874.

Q: What is vethelpline and how does it work?

A: Veterinary experts are available 24/7 through vethelpline, 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 vethelpline consultation is not a substitute for a visit to your primary veterinarian.

Q: How do I file a claim?

A: It's easy. Simply pay your vet bill and then send Nationwide a claim for reimbursement via mail, email or online.

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.

Email: submitmyclaim@petinsurance.com

Mail: Nationwide Claims Dept., P. O. Box 2344, Brea, CA 92822-2344

Q: Can I get the PetRxExpress discount on Petco.com?

A: No, but as a partner, you will continue to receive your partner discount as usual.

Q: Who is eligible to enroll?

A: Any actively employed Petco partner living in the 50 United States and D.C.

Q: Can I cancel at any time?

A: Yes. Partners must contact Nationwide directly to cancel or through the Nationwide Pet Account Access page at my.petinsurance.com via phone. Petco as the employer may not cancel a policy on behalf of a partner. The member care center can be reached at 800-540-

2016, Monday through Friday 5:00 am to 7:00 pm and Saturday 7:00 am to 3:30 (Pacific) p.m. (Pacific)

Q: How much does it cost?

A: Pricing varies based on state, zip code, pet type, breed and age. My Pet Protection is available in two reimbursement options (50% and 70%) so you can find coverage that fits your budget. All plans have a \$250 annual deductible and \$7,500 annual benefit.

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

A: No. Once enrolled, the policy will automatically renew each year at your renewal.

Q: How can I make changes to my policy?

A: You can make changes to your policy during your policy renewal period. All changes are subject to underwriting approval. To make changes, you can call our member care center at 800-540-2016, Monday through Friday 5:00 a.m. to 7:00 p.m. and Saturday 7:00 a.m. to 3:30 p.m. (Pacific)

Q: When is the policy renewal period?

A: 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 available through the Nationwide Pet Account Access page at my.petinsurance.com and mailed to you at each new term.

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

A: You will be notified and asked to update billing information to keep the policy active.

Q: How do I sign up for insurance?

A: To start your free quote, visit <https://benefits.petinsurance.com/petco> or call 877-738-7874

Q: Is there a waiting period to use my benefits? / When does my coverage go into effect?

A: 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

Q: Is a veterinary exam required to enroll in Nationwide plan?

A: No

Q: How do I know if my vet visit will be covered?

A: You're free to visit any licensed veterinarian, anywhere in the world—even specialists and emergency providers.

Q: How long will it take to process my claim?

A: Claims are typically completed within 5 days from the time Nationwide receives all necessary claim information. Nationwide will notify member by email to confirm that your claim has been received and is in their system for processing. You may check on the status of your claim by logging in at my.petinsurance.com. Claim information will be available within 48-72 hours from the date your claim is received.

Q: How long until I receive my reimbursement?

A: Claims are typically completed within 5 days from the time we receive all necessary claim information. We will notify you by email to confirm that your claim has been received and is in our system for processing.

You may check on the status of your claim by logging in at my.petinsurance.com. Claim information will be available within 48-72 hours from the date your claim is received.

How to avoid delays

✓ Make sure your claim form has your name, your pet's name and your pet's policy number on it.

✓ Make sure that the diagnosis box has been filled in with the name of your pet's injury or illness, and/or wellness box has been checked off (if applicable).

✓ Include an itemized invoice that shows your pet's name and a breakdown of services provided.

Q: Will my premium increase when I file a claim?

A: No, so get your pet the care they need as often as they need it – it will not affect your cost

Q: Should I include my pet's medical records with a claim?

A: Yes, Nationwide will request medical records once you submit your first medical claim.

Q: How long do I have to file a claim?

A: Nationwide asks that you to provide them with prompt (i.e., within ninety [90] days of your pet's first treatment for any condition) notice of claim. Delayed submission of your claim may prevent Nationwide from fairly or accurately adjusting your claim and may be grounds for denial.

Q: Is there a limit to the number of claims I can submit in a year?

A: No limit

Q: How will I receive reimbursements?

A: Nationwide defaults to mailing a check however you can log in into your Nationwide® Pet Account Access page at my.petinsurance.com and click the link to receive your claim payment electronically. You can also check on status of claim through access page or call our Member Care Dept at 800-540-2016

Q: Will pre-existing conditions be covered?

A: Unfortunately, no. Like all pet insurers, Nationwide does not cover pre-existing conditions on any of their plans

Q: Is there a certain amount I must pay before my plan will reimburse me?

A: You are going to pay for your pets' treatment like you normally would at time of service. Once you've met \$250 deductible and it is an eligible expense, Nationwide will then reimburse you.

Q: What happens to my pet's coverage as they get older?

A: If a member continues to renew their policy their pet is covered as they get older.

Q: How can I view my policy?

A: Nationwide offers additional member resources through our self-service portal at my.petinsurance.com. There you can edit your account and pet information, find important policy details and upload/submit claims 24/7.