

Nationwide Pet Insurance VB Offering FAQ (Petco Partners)

New Customers

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

A: Protect your pets when the unexpected happens. 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

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

A: My Pet Protection Choice with Wellness is an option to choose at enrollment.

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 exotic pet, 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 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.

Q: Can I get the PetRXExpress discount on Petco.com

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

Q: Who is eligible to enroll?

A: Any actively employed Petco partner.

Q: Can I cancel at any time?

A: Yes you may cancel at any time. Employees must contact Nationwide directly to cancel via phone, email or through the Nationwide Policy Holder Portal page at my.petinsurance.com. Employers may not cancel a policy on behalf of an employee. The member care center can be reached 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: How much does it cost?

A: Pricing varies based on state, zip code, pet type, breed, size and age. My Pet Protection Choice is a customizable plan, pet parents can dial coverage levels up or down so you're paying only for what you need.

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 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: 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 can be split up biweekly or weekly.

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: 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: Is a veterinary exam required to enroll in Nationwide's 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 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.

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

A: : Yes, it can change at renewal because one of the factors is utilization which is illness claims only.

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

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

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

A: We ask you to provide us 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 us 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, you can submit as much claims as you need

Q: How will I receive reimbursements?

A: 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, we don't cover pre-existing conditions on any of our plans

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: 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 deductible you chose at time of enrollment and it is an eligible expense, we 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: We offer additional member resources through our self-service portal at <https://my.petinsurance.com/>. There you can edit your account and pet information, find important policy details and upload/submit claims 24/7.

Q: What is Pet Insurance?

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

[When customers in stores ask about Petco's current pet insurance offering available on Petco.com](#)

Q: What information am I able to provide to a pet parent about Petco | Nationwide Insurance?

A: You can inform a pet parent that Petco | Nationwide Pet Insurance is available on petco.com and direct them to the available brochures and receipt staplers for more information.

Q: How much does Petco | Nationwide Pet Insurance cost?

Petco Insurance plan pricing varies, depending on the age and breed of your pet, as well as your zip code. You can also customize your plan's price by choosing from the options for Annual Limit, Reimbursement Percentage, and Annual Deductible Amount.

Q: Is a veterinary exam required to enroll in Petco | Nationwide Pet Insurance?

A: No, we do not require a veterinary exam to enroll. Full medical history is requested at the first claim submission. It is a good idea to contact your pet's veterinary hospital for pre-authorization for release of those records.

Q: Where can pet parents use Petco | Nationwide Pet Insurance?

Any U.S. licensed vet, including specialty and emergency providers

Q: If I purchase insurance today, can I use it?

A: Your coverage starts after a 15 day waiting period.

Q: How much do I pay at the hospital?

A: This a reimbursement-based Insurance plan, so you pay the bill and submit a claim for the services in order to be reimbursed.

Q: How do I get paid?

A: Visit your veterinarian and pay as usual. Then submit a claim on your member portal at my.petinsurance.com.

Q: Does the price go up every year?

A: Your premium will not go up based on the number of claims filed, but as your pet ages, you should expect an increase in premiums.

Q: What does it cover?

A: Petco Insurance plan covers accidents and illnesses. For a full list of coverage and exclusions you must download your state-specified sample policy located in the "Underwriting" section of our Insurance page.

Q: What does "covered" mean?

A: Since pet Insurance is a reimbursement-based plan, all fees are paid up front. If eligible, the amount the customer will be reimbursed is based on the plan options they have selected.

Q: Is this a wellness plan?

A: No, Petco | Nationwide Pet Insurance is for Accidents and Illnesses only. Preventative care is not included unless you opted for a wellness add on coverage. This refers to spaying, neutering, vaccinations, flea preventatives and annual checkups.

Q: What is a waiting period?

A: Coverage does not start the day a customer signs up- claims can only be submitted on the 15th day after enrollment.

Q: Will my dog's existing condition be covered?

A: Pre-existing conditions are not covered. – refer the customer to their state-specific sample plan to read more about this.

Q: How much does pet insurance cost?

A: Pricing varies by state, zip code, pet type, breed, and age.

Q: Will I have to sell insurance to pet parents?

A: No. Like most insurances, pet insurance is governed by strict guidelines and regulations so it can only be discussed by individuals with an insurance license. Since our vet and Pet Care Center partners are not licensed to discuss the specifics of Petco | Nationwide Pet Insurance, we'll need to be careful about what we say and how we guide pet parents who are curious about pet insurance.

Q: What can I tell pet parents who ask about pet insurance?

Do:

- ✓ Direct guests to [Petco.com/insurance](https://petco.com/insurance) or to available brochures for information if they ask you about pet insurance.
- ✓ Share that pet parents have found pet insurance helpful in general for covering the cost of high, unexpected vet bills.
- ✓ Visit StoreIQ

Don't

- ✗ Don't explain how plan pricing works.
- ✗ Don't share information about what is/isn't covered by our insurance plan.
- ✗ Don't recommend that pet parents get pet insurance or Petco Insurance; recommend they check it out themselves on [Petco.com/insurance](https://petco.com/insurance).
- ✗ Don't discuss specific insurance discount amounts or promotions.