

# EMPLOYEE FAQ

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

No. Once enrolled, the policy will renew automatically each year.

## How can I make changes to my policy?

You can make changes to your policy during your policy renewal period. All changes are subject to underwriting approval.

## When is the policy renewal period?

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.

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

You will be notified and asked to update billing information in order to keep the policy active.

## Will pre-existing conditions be covered?

Unfortunately, no. Like all pet insurers, we don't cover pre-existing conditions on any of our plans.

## Can I still use my vet?

Absolutely. You're free to visit any licensed veterinarian, anywhere 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 other exotic pet, you'll find it only with Nationwide.

To enroll in the Avian & Exotic Pet Plan, please call 844-208-1108.

## What is *vethelpline*® and how does it work?

Veterinary professionals 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.

## 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 through your Nationwide Pet Account Access page at [my.petinsurance.com](http://my.petinsurance.com). Please allow 48 hours from the time you submit your claim for it to appear online.

Visit your benefits portal • Or call 844-208-1108