

Nationwide Pet Insurance

Questions and Answers:

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Q1 When are employees able to enroll in Pet Insurance?

A1 Employees may enroll anytime during the year.

Q2 Are there different rates based on the dog's breed? Or is the \$66/month for My Pet Protection with wellness, the rate for all breeds?

A2 Rates are not based on Dog's breed or age, all dogs are the same price.

Q3 Do you have a list of Veterinarians who accept the Nationwide pet insurance?

A3 This plan actually has no network, meaning that once an employee signs up they are free to take their pet to any licensed Veterinarian.

Q4 Does the coverage include pre-existing conditions (i.e. if the employee did not have pet insurance and the animal was diagnosed with cancer, could they then enroll and have the coverage for the cancer?)

A4 As for pre-existing conditions, Nationwide would still allow the pet to get the pet insurance plan but they would exclude the pre-existing conditions from receiving coverage. Employees are encouraged to enroll prior to the pet being diagnosed or having health issues.

Q5 How is the benefit actually paid by Nationwide?

A5 When an employee takes their pet in for service, the employee will pay the full amount they normally would, then either online, mobile, or mailing in, they would submit the claim and invoice to Nationwide. Nationwide would then reimburse 90% of what the employee paid of that invoice and send that to them depending on the employee's preferred payment method (EFT, check).

Q6: Is it possible to get a pre-approval or an estimate of what Nationwide will cover?

A6: It is both depending on the Veterinarian and the procedure for drafting estimates. But if the Veterinarian were able to draft an estimate and send it to the employee, the employee could then speak with our claims team to verify coverage if there is a possibility of it being a pre-existing condition or not.