

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 by calling 888-341-0789. 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?

If you pay policy premiums via direct bill, no action is required and the policy will automatically remain active. However, the premium may change at policy renewal, as group preferred pricing may no longer apply.

If you pay policy premiums via payroll deductions, 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 888-899-4874.

What is vethelpline® and how does it work?

Live veterinary help is available through **vet**helpline, a free service for our members. Veterinarians are available 24/7 to answer general pet questions and help identify urgent care needs. A **vet**helpline consultation is not a substitute for a visit to your primary vet.

How do I file a claim?

It's easy. Pay your veterinarian directly and then send us your claim form along with your itemized receipt. You can fax your claim to 714-989-5600 or mail it to Nationwide Claims Department, P.O. Box 2344, Brea, CA 92822-2344.

Who do I contact if I have questions?

You can reach our Customer Care team at 800-540-2016. Representatives are available Monday-Friday from 5 a.m. to 7 p.m. and Saturday from 7 a.m. to 3:30 p.m. (Pacific).

