



Coverage for the whole family, paws included

Unum Pet Insurance
provided by Nationwide®



As a leader in employee benefits, Unum is committed to supporting your employees and their families through life's moments — and that includes the health of their treasured pet companions.

Unum offers Unum Pet Insurance, provided by Nationwide, the nation's leading pet insurance provider.¹

After all, having a pet can provide an abundance of joy and comfort, but it can also cause concern and stress when unexpected veterinary bills arise.

Pet protection when it matters most

The Nationwide Pet Insurance plans cover:

- Accidents and injuries
- Common illnesses
- Serious illnesses
- Chronic illnesses
- Hereditary conditions
- Testing and diagnostics
- Procedures
- Holistic and alternative care
- And more

What's the difference between accident, illness and wellness coverage?



Accident coverage

Support for unexpected injuries



Illness coverage

Support for when pets get sick



Wellness coverage

Support for proactive care



To learn more about full
family wellbeing from Unum
voluntary benefits, contact
your local Unum rep today.

Unum offers two ready-made employee plans, plus the ability to customize a coverage plan for individual pets and their specific care needs.²

Unum Pet Insurance			
	Accident and illness	Accident, illness and wellness	Customizable
Annual deductible options	\$250	\$250	\$100, \$250, \$500
Reimbursement level	80%	80%	50%, 70% or 80%
Accident coverage	✓	✓	✓
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Broken bones, animal attack, hit by a car, poisoning, heatstroke, etc	✓	✓	✓
Illness coverage	✓	✓	Optional
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Infections, diabetes, vomiting, allergies, cancer, etc	✓	✓	✓
Hereditary and congenital coverage	✓	✓	Optional*
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Hip dysplasia, cherry eye, elbow dysplasia, umbilical hernia, brachycephalic syndrome, etc	✓	✓	✓
Wellness coverage (for dogs and cats)	---	✓	Optional
Annual maximum	---	\$450	\$450 or \$800
Vaccination or titer, fecal test, deworming, microchip, health certificate, heartworm or FeLV/ FIV test, flea control or heartworm prevention, etc	---	✓	✓
Spay/neuter or dental ³ and one additional test ⁴	---	---	✓

*Optional when purchased with illness coverage

Every policy includes guaranteed issuance⁵ and additional benefits to support pet families:

- Prescription drug discounts at participating pharmacies
- Emergency boarding and kenneling fees
- 24/7 telehealth vet services
- Lost pet due to theft or straying
- Lost pet advertising and reward
- Mortality benefit

Frequently asked questions

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

No. Once enrolled, policies renew automatically each year during the renewal period, which starts 60 days before the current 12-month term expires.

The expiration date can be found in the policy packet mailed to employees at each new term.

Employees are welcome to make changes to coverage during the policy renewal period. All changes are subject to underwriting approval.

What happens to pet insurance policies when employees leave the company?

Employees will be given the option to retain their pet insurance coverage. We'll reach out to ask for updated billing and policy information in order to keep the coverage active.

Will pre-existing conditions be covered?

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

Can members use any veterinarian?

Yes. Employees are free to visit any licensed veterinarian in the world — even specialists and emergency providers.

Does Nationwide offer coverage for pets other than dogs and cats?

Yes. Coverage for birds, rabbits, reptiles and other exotic pets is available at Nationwide by simply calling 877-738-7874.

How are claims filed?

Employees simply pay the invoice at the veterinarian then submit a claim for reimbursement via mail, email or online.

- **Mail:** Nationwide Claims Dept., P.O. Box 183143, Columbus, Ohio 43218-3143
- **Email:** submitmyclaim@petinsurance.com
- **Online:** Submit claims at my.petinsurance.com. Please allow 48 hours from the time a claim is submitted for it to appear online.

What can be reimbursed under the policy?



Accident⁶

- Broken bones
- Sprains
- Hit by car
- Poisonings
- Lacerations
- Ingested item

Example: Poisoning, Veterinary Bill: \$1,035

Plan reimburses: \$828



Illness

- Ear infections
- Hip dysplasia
- Cancer
- Vomiting
- Lacerations
- Diabetes

Example: Cancer, Veterinary Bill: \$2,266

Plan reimburses: \$1,813



Wellness

- Annual exam
- Fecal test
- Microchip
- Vaccinations
- Deworming
- Flea control

Example: Flea control, Veterinary Bill: \$171

Plan reimburses: \$100



**Better
benefits
at work.™**

unum.com

¹ State of the Industry Report, North American Pet Health Insurance Association, 2023.

² Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions.

See policy documents for a complete list of exclusions and any annual limits that may apply. Plans may not be available in all states. Policy eligibility may vary.

³ Coverage for spay/neuter or dental starts 90 days after the original policy term effective date.

⁴ One additional test of the following: health screen (blood test), radiograph (X-ray), electrocardiogram (EKG).

⁵ Guaranteed issuance means any new pets enrolling into a My Pet Protection Choice plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions may apply. Guaranteed issue means no medical underwriting to qualify for coverage. Benefits are subject to a preexisting condition provision.

⁶ Example reflects Accident and Illness coverage with 80% reimbursement after annual deductible has been fulfilled and Wellness Level 1 coverage.

All plans require accident coverage. Additional coverage for illness, hereditary and congenital conditions, and wellness are optional. Optional coverage for behavior, prescription food and prescription supplements may also be available. Optional cruciate coverage may be added after the first year of coverage; not available in all states. Pre-existing conditions are not covered.

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MK-2406651 FOR BROKERS AND EMPLOYERS (1-25)



Sit. Stay. Apply.

Prioritize your pet's health with reliable coverage and stress-free reimbursements



Unum Pet Insurance, provided by Nationwide®, makes it easy to protect your pets with a quick application and a straightforward claims process.

Coverage helps with a wide range of veterinary costs, from routine checkups and wellness visits to unexpected accidents and illnesses.¹ Whether you have a dog, cat, bird, reptile or other exotic pet, you can give them the care they need.

Get started

Stay ready by having this information on hand:

- Name
- Address
- Phone number
- Email address
- Name and age of the pet(s)
- Pet's species (canine, feline, etc.)
- Payment information/plan*

*Applications approved between the 1st and 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 after.

Frequently asked questions

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

No. Once enrolled, policies renew automatically each year during your renewal period, which starts 60 days before the current 12-month term expires. The expiration date can be found in the policy packet mailed to you at each new term. You're welcome to make changes to your coverage during your policy renewal period. All changes are subject to underwriting approval.

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

We'll contact you to ask for updated billing and policy information in order to keep your policy active.

Will pre-existing conditions be covered?

Unfortunately, no. Like most pet insurers, we don't cover pre-existing conditions on any of our plans. However, the coverage is still guaranteed issue for other conditions that arise later.

Can I still use my veterinarian?

Yes. You're free to visit any licensed veterinarian in the world — even specialists and emergency providers.

If I have a puppy or kitten (less than one year old) or a pet other than a dog or cat, can I enroll?

Yes, you can get coverage if you own a puppy, kitten, avian or exotic animal. However, these pets can only be enrolled by phone. To enroll, call 1-844-208-1105.



How do I file a claim?

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

- **Mail:** Nationwide Claims Dept., P.O. Box 183143, Columbus, Ohio 43218-3143
- **Email:** submitmyclaim@petinsurance.com
- **Mobile:** Download the Nationwide mobile app and submit your claim via smartphone.
- **Online:** Submit claims at my.petinsurance.com. Please allow 48 hours from the time a claim is submitted for it to appear online.



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¹ Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions.

See policy documents for a complete list of exclusions. Plans may not be available in all states. Policy eligibility may vary.

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