

# New plan, simplified coverage

Pets are an important and comforting part of a family. And like all parents, pet parents want to provide the highest level of care for their pets. Working with Nationwide®, we offer plans that provide the right protection that meet your employees' pet care needs.

## Easier for employees to get quality care

Using their experience and knowledge of pet owner's needs, Nationwide is introducing new plan options for dogs and cats. With no benefits schedule or age restrictions, the new plan options make it easier for your employees to use their pet plan.

## See the difference for yourself

	major medical	my pet protection	major medical + pet wellness	my pet protection with wellness
<b>Age limits</b>	Available for pets up to age 10	Available for pets of all ages	Available for pets up to age 10	Available for pets of all ages
<b>Reimbursement</b>	Based on benefit Schedule	90% on veterinary bills <sup>2</sup>	Based on benefit Schedule	90% on veterinary bills <sup>2</sup>
<b>Accident and injuries</b>	✓	✓	✓	✓
<b>Common illnesses</b>	✓	✓	✓	✓
<b>Testing</b>	✓	✓	✓	✓
<b>Hereditary and congenital conditions</b>	Limited coverage for hereditary conditions is available after the first full year of enrollment	Hereditary and congenital conditions covered with no waiting period	Limited coverage for hereditary conditions is available only after the first full year of enrollment	Hereditary and congenital conditions covered with no waiting period
<b>Wellness</b>	X	X	✓	Wellness services include spay/neuter, dental cleaning, flea protection and more
<b>Deductible</b>	\$250	\$250	\$250; \$0 for wellness claims	\$250
<b>Annual Maximum</b>	None	\$7,500	None	\$7,500
<b>Prescribed therapeutic diets and supplements</b>	X	✓	X	✓
<b>Behavioral exams and treatment</b>	X	✓	X	✓
<b>Additional benefits:</b> <ul style="list-style-type: none"> <li>Advertising and reward expenses</li> <li>Emergency boarding</li> <li>Loss due to theft</li> <li>Mortality benefit</li> </ul>	X	✓	X	✓

**Get expert guidance for confident decisions — for your organization and your employees.**  
**Contact your MetLife representative today.**

1. My Pet Protection plans only cover dogs and cats. Other pets, like birds or exotic pets, are covered by specialty plans.
2. Exclusions may apply. See policy documents for a complete list of exclusions.

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Availability of products and features are based on MetLife's guidelines, group size, underwriting and state requirements.

Pet Insurance is only available when offered alongside one or more of MetLife's Accident, Auto, Home, Critical Illness, Hospital Indemnity or Legal Services products. Metropolitan Life Insurance Company is the program administrator for pet insurance fulfilled by Nationwide®.

Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Such terms and availability may vary by state and exclusions may apply. Insurance plans are offered and administered by Nationwide through its subsidiaries and affiliates. Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A+ rated company (2016); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2016). Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2017 Nationwide. These companies are not affiliated with Metropolitan Life Insurance Company or its affiliates.

