




# Nationwide Pet Insurance Plans



Plan Features	% OF INVOICE PLAN	BENEFIT SCHEDULE PLANS	
	Whole Pet (w/Wellness) 	Major Medical (w/Pet Wellness Rider) 	Major Medical 
Deductible	\$100 or \$250 p/year	\$100, \$250, \$500, \$1,000 p/year	\$100, \$250, \$500, \$1,000 p/year
Hereditary coverage offered	Yes	Limited After 12 months	Limited After 12 months
Illness coverage offered	Yes	Yes	Yes
Injury coverage offered	Yes	Yes	Yes
ACL Coverage	Yes	Yes After 12 months	Yes After 12 months
Wellness coverage offered	Yes	Itemized allowances up to \$500	No
Physical exam required in the past 12 months for pets > 3	Yes	Yes	Yes
Upper age restriction	None	must be under 10	must be under 10
Waiting period after approved app and successful payment	14 days	14 days	14 days
Available through employer	No	check employer	check employer
% of reimbursement	90%/70%/50% of eligible expenses	Per Benefit Schedule	Per Benefit Schedule
Policy term benefit maximum	None	None	None

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Deductible	This is the amount of money the member is required to pay before the insurance reimbursement kicks in.
Hereditary coverage offered	The policy offers coverage for conditions that are breed or blood line specific.
Illness coverage offered	The policy offers coverage for any conditions that occur to the pet from the inside out (ear infections, stomach issues, allergies, disease)
Injury coverage offered	The policy offers coverage for any conditions that occur to the pet from the outside in. (broken bones, bites, accidents)
ACL Coverage	The policy offers coverage for ACL (Cruciate) Rupture
Wellness coverage offered	The policy has limited coverage for preventative services (annual check-ups, vaccinations, flea protection, blood tests)
Physical exam required in the past 12 months for pets > 3	The pet must have been examined by a licensed vet within the past 12 months if the pet is 3 years old, so we have a baseline medical status.
Upper age restriction	This indicates if there is an age limit for enrollment.
Waiting period after approved app and successful payment	The amount of time that a member must wait before the coverage will go into effect. This waiting period BEGINS after the application is approved and the payment is processed.
Available through employer	This plan is being offered by an employer as one of their voluntary benefits.
% of reimbursement	The percentage of reimbursement given from the invoice.
Per incident benefit maximum	The maximum that would be reimbursed for any one independent incident.
Policy term benefit maximum	The maximum that would be reimbursed for any one policy term.