

Pet Insurance Comparison

Not for use when purchasing a policy.

This comparison of benefits was developed by MetLife. It was not furnished by Nationwide. It may not be completely accurate and should not be sole source of information relied upon in deciding which insurance coverage to purchase. In addition, it may not account for all of the insurer's policies or policy series that may be available, and policies may not be available in all states. Policy provisions, rates, and underwriting rules may vary, and not all provisions or riders are summarized. Refer to actual policies, applications, producer guides, premium rate schedules, and other information from the issuing carrier for actual policy features, provisions, rates and underwriting requirements. If there are questions regarding the illustration, a carrier's offering, or for completely reliable benefit comparisons, insurance departments (including ND and TX) advise that you obtain the benefit schedules directly from Nationwide or its representative.



Underwritten by Independence American Insurance Company¹

Plan name	Accident & Illness ¹	Nationwide My Pet Protection ¹²
Enrollment Experience		
Covers All Breeds & Ages	✓	✓
No Initial Exam/ Past Vet Notes Required	✓	✓
No Cancellation Fee	✓	✓
Accident Coverage Starts at Midnight	✓ ²	✗
No Annual Care Requirements to Keep Coverage	✓	✓
No Neuter/Spay Requirement	✓	✓
Benefits and Limits		
No Schedule of Benefits	✓	✓
No Lifetime Limit	✓	✓
No Per-Incident Limit	✓	✓
No Diagnostic Test Limit	✓	✓
No Customary Charge Restrictions	✓	✓
Deductible Savings	✓ ³	✗
Pricing		
10% Employee Benefits Discount for Groups > 1000	✓ ^{4,5}	✗
5% Employee Benefits Discount for Groups 51-999	✓ ^{4,5}	✓ ⁶
Family Plan (Cover multiple pets on single policy)	✓	✗
Multi-policy discount	✓ ⁷	✓
Structure	Customized to every pet	Flat rate

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Plan name	Accident & Illness ¹	Nationwide My Pet Protection ¹²
Pricing Continued		
Deductible	Flexible (\$0 - \$2,500) ⁸	\$250
Annual Limit	Flexible (\$1,000 - Unlimited) ⁹	\$7,500
Reimbursement	Flexible (65% to 100%) ¹⁰	50%, 70% or 90%
Core Coverage		
Exam Fee Coverage	✓	✓
Prescription/Take Home Medication Coverage	✓	✓
Prescription Food Coverage	✗	✓
Hereditary Conditions	✓	✓
Congenital Conditions	✓	✓
Chronic Conditions	✓	✓
No Orthopedic Waiting Period	✗	✓
Cruciate	✓	✓
Bi-Lateral Conditions	✓	✓
Holistic/Alternative Therapy	✓	✓
Periodontal Disease	✓	✓
Vaccinatable Diseases	✓	✓
Dermatological Conditions	✓	✓
Injuries Caused By Housemates	✓	✓
Aging Pet Ear & Eye Conditions	✓	✓
Species Covered	Dogs and Cats	Dogs, Cats, Avian and Exotics

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Plan name	Accident & Illness ¹	Nationwide My Pet Protection ¹²
Claims and Customer Experience		
Processing Time	<10 days ¹¹	Data not available to MetLife
Multi-Channel Support	✓	✓
Mobile App for Claims	Under Development	✓
Telehealth	Under Development	✓
Non-Core Coverage		
Routine Care	Schedule of Benefits	Included in Core Coverage
Cremation Benefits	✓	✓
Boarding Fees (when human is hospitalized for at least 48 hours)	✗	✓
Lost or Stolen Pet Recovery	✗	✓
Loss Due to Theft or Stray	✗	✓
Mortality Benefits	✗	✓
Burial Benefits	✗	✓

¹ PetFirst Healthcare, LLC, a MetLife company, is the program administrator authorized to offer and administer pet health insurance policies underwritten by Independence American Insurance Company, a Delaware Insurance Company, with its main office at 485 Madison Avenue, NY, NY 10022. For costs, complete details of coverage, and a listing of approved states, please contact PetFirst Healthcare, LLC. Like most insurance policies, insurance policies offered by PetFirst Healthcare, LLC contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.

² Accident coverage begins midnight EST as of the day of enrollment compared to wait time of 2 to 15 days for many competitors. Illness coverage begins 14 days from the day of enrollment compared to 14 to 30 days for many competitors.

³ Deductible savings allows for deductibles to automatically decrease by \$25 each policy year a claim reimbursement is not issued

⁴ Group discount not available in Tennessee

⁵ This discount is only available for individuals who purchase a policy through an employer group (10% for Groups > 1000 lives and 5% for Groups 50-999 lives).

⁶ Nationwide discount is 5% for all employees on the products Nationwide sells in the group channel.

⁷ Multi-policy discount is not available with Family Plans

⁸ Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.

⁹ Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments

¹⁰ Reimbursement options include: 65%, 70%, 80%, 90% and 100%

¹¹ 80% of claims are processed within ten days or less

¹² CA SERFF #: VPIC-131863562