



# Choose a pet health plan to fit your needs

From Nationwide®, the #1 choice in America for pet insurance\*

Prices include 5% discount! \*\*

**Major Medical Plan comprehensive**<sup>SM</sup>  
**Pet Wellness Plan Plus everyday care**<sup>SM</sup>  
 Starting at **\$47/month\***

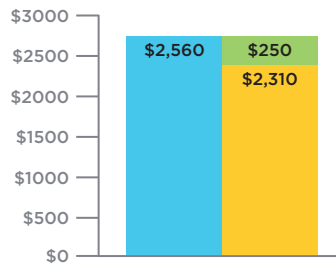
**Major Medical Plan comprehensive**<sup>SM</sup>  
 Starting at **\$29/month\***

**Pet Wellness Plan Plus everyday care**<sup>SM</sup>  
 Starting at **\$21/month\***

<b>Use any vet</b>	✓	✓	✓
<b>Accidents</b> , including poisonings, cuts and broken bones	✓	✓	
<b>Common illnesses</b> , including ear infections, rashes, vomiting and diarrhea	✓	✓	
<b>Serious/chronic illnesses</b> <sup>†</sup> , including cancer, diabetes and allergies	✓	✓	
<b>Hereditary conditions</b> <sup>†</sup>	✓	✓	
<b>Procedures/services</b> , including surgeries, Rx meds and hospitalization	✓	✓	
<b>Wellness services</b> , including exams, vaccinations and flea/heartworm preventives	✓		✓
<b>Annual deductible</b>	\$250 for medical claims \$0 for wellness claims	\$250	\$0

## Sample reimbursement

When Biscuit needed emergency surgery after eating a handful of pebbles, the Major Medical plan reimbursed 100% of her vet bill (less the deductible).



Exam, X-rays, surgery, treatment  
1-yr-old mixed breed, California

- Veterinary fee
- Reimbursed by Nationwide
- Annual deductible

Sample reimbursement for Major Medical Plan with \$250 annual deductible. Sample is based on actual claim, but has been edited for clarity.

**vethelpline**™ | Members have **free, 24/7 access** to a veterinary professional through **vethelpline** (\$150 value) for any pet question. Only from Nationwide.

Enroll now and receive your discount.

**Call Mercer: (800)-557-1038 • MyTotalSource.com**

click Myself>Benefits Resource Center>TotalChoice™ Voluntary Benefits

\*2013 Veterinary AAU. \*\*Premiums vary based on the age of the pet, species, size (as an adult), plan type and state of residence. \*\*Discount applies to base medical plan only. † New illnesses only. Does not include conditions pre-existing to enrollment. † Limited hereditary condition coverage after the first year of enrollment. † Wellness plans are not available in all states.

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 Veterinary Pet Insurance Company in California and DVM Insurance Agency in all other states. Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A rated company (2013); National Casualty Company (all other states), Madison, WI, an A.M. Best A+ rated company (2014). Nationwide, the Nationwide N and Eagle, and Nationwide Is On Your Side are service marks of Nationwide Mutual Insurance Company. ©2016 Nationwide. 16GRP3700B\_ADP Total Source Client Revisions 16QUICK3CARD DIR



**Nationwide**<sup>®</sup>  
is on your side

# Get cash back on the everyday care your pet needs to stay healthy.



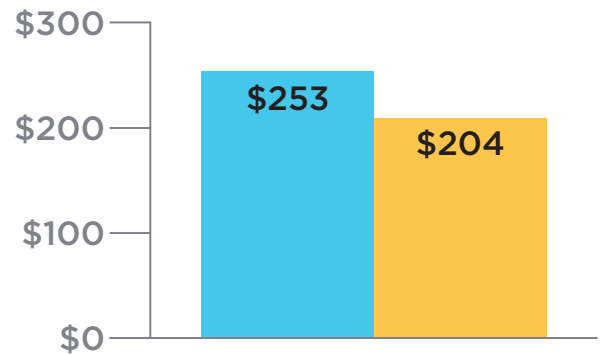
## Pet Wellness Plan Plus<sup>o</sup> everyday care<sup>SM</sup>

Physical exam: Two exams per policy term	\$60 \$30 max per exam
Behavioral exam and/or treatment	\$30
Vaccination or titer	\$75
Heartworm or FeLV/FIV test	\$35
Fecal test	\$25
Deworming	\$25
Nail trim	\$20
Microchip	\$40
Health certificate	\$40
Flea control or heartworm prevention	\$75
One additional test: 1. Health screen (blood test) or 2. Radiograph (X-rays) or 3. Electrocardiogram (EKG)	\$75 One test per policy term
<b>Maximum annual benefit</b>	<b>\$500</b>

### Duke got a clean bill of health

Wanting to get her new puppy, Duke, up to date with all his shots, Anne took him to the vet for his first wellness visit.

Duke is covered with Pet Wellness Plus, so he's already off to a healthy start. Here's how we reimbursed Anne's claim.



Wellness exam, vaccinations, tests, heartworm preventive  
1-yr-old Cavalier King Charles spaniel, Minnesota

■ Veterinary bill ■ Reimbursed by Nationwide ☐ This plan has no deductible

### Using your Nationwide policy is quick and easy.

- Visit any vet and pay at checkout.
- Send us your claim.
- We'll send you a check.

## vet helpline<sup>SM</sup>

Live veterinary guidance about your pet's health, from general questions to identifying urgent care needs. **Free to all members** (\$150 value). Only from Nationwide.



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# Pet Insurance

## TotalChoice™

## Frequently Asked Questions

### Q. Can I still use my vet?

**A.** Absolutely. You're free to visit any licensed veterinarian, anywhere in the world—even specialists and emergency providers.

### Q. What's not covered?

**A.** Unfortunately, there are some things we can't cover. These include elective procedures, congenital conditions, pet foods, grooming, behavioral problems and pre-existing conditions.

Worried about hereditary conditions? We cover them, but only through the Nationwide® Major Medical Plan.

### Q. What do the plans cover?

**A.** Our plans provide nose-to-tail coverage for a wide range of accidents, injuries and illnesses. You can even add routine care coverage to any plan.

Added bonus: we cover new chronic and recurring conditions at no additional cost!

### Q. Does Nationwide work like an HMO?

**A.** Nope. We leave all medical decisions solely up to you and your veterinarian, so you're free to choose whatever treatment you feel is best for your pet. Plus, you can visit any licensed veterinarian worldwide—even specialists and emergency providers.

Simply pay your veterinarian at the time of service, and submit the invoice for reimbursement. There are no pre-authorizations or hoops to jump through.

### Q. How does the Nationwide benefit schedule work?

**A.** Each plan has a benefit schedule that shows exactly what's covered, with no guesswork involved. When you submit a claim, we reimburse you according to your plan's benefit allowance once you've met your deductible. It's as easy as that.

Here's the best part: All benefit allowances renew in full each year—no matter how many claims you've filed!

### Q. Will you drop a pet from coverage because of age?

**A.** Never. As long as your pet is enrolled before age 10 and you keep your policy continually in force (translation: don't let it lapse or expire), we promise not to drop your pet. After all, we're pet

lovers, too!

## Q. Will my premium increase when I file a claim?

**A.** No. We don't think it's fair to penalize you if your pet gets sick or hurt. So go ahead and get your pet the care that he needs, as often as he needs it—it won't affect your premium.

## Q. Once I enroll, how long before my policy is effective?

**A.** Most policies have a 14-day waiting period once your application is approved and we receive payment.

Nationwide Injury Plan coverage begins 24 hours after your policy has been issued and we've received payment.

If you're bundling a Pet Wellness Plan with a medical plan, the 14-day waiting period applies to both.

If you're enrolling in a Pet Wellness Plan on its own (meaning not bundled with a medical plan), coverage begins 24 hours after your policy has been issued and we've received payment.

If you're enrolling as part of a group or organization, effective dates vary.

## Q. How do I file a claim?

**A.** Filing a claim takes just three easy steps:

1. Pay for your pet's treatment at the time of service.
2. Fax, mail or e-mail in your claim form along with your invoices.
3. Receive reimbursement. Claims are reimbursed according to your plan's benefit schedule once you've met your deductible.

That's it!

## Q. Can I cancel my policy before the term is up?

**A.** Absolutely. Just let us know in writing, and we'll cancel your policy at any time.

We even have a 100% full money-back guarantee if you cancel within 10 days of when your policy goes into effect.

If you decide to cancel later on, no problem—we'll simply refund your unused premium.

## Q. When can I apply for coverage?

**A.** You can apply for Veterinary Pet Insurance at any time. Call (800) 557-1038, or go to [MyTotalSource.com](http://MyTotalSource.com), Click **Myself>Benefits Resource Center>Total Choice Voluntary Benefits**. You'll receive a 5% discount on your base medical coverage premium. Plus, owners of multiple pets are entitled to receive additional discounts!

If you have any further questions, please call Mercer at  
(800) 557-1038, 8:00 a.m. to 8:00 p.m. ET, Monday – Friday.  
Or to apply, visit [MyTotalSource.com](http://MyTotalSource.com), click  
**Myself > Benefits Resource Center >**  
**TotalChoice™ Voluntary Benefits.**

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