



Dear Nationwide® member:

Thank you for protecting your pet with a Nationwide pet insurance policy. Even though circumstances may change, your pet's health coverage doesn't have to. Your pet insurance policy can remain in force and, for the remainder of this term, you can keep your policy discount.

Call 800-540-2016 today to update your payment method and continue your pet insurance coverage.

Our Member Care team is available Monday through Friday from 5 a.m. to 7 p.m. and Saturday from 7 a.m. to 3:30 p.m. (Pacific).

Sincerely,

Nationwide®  
Retention Department

# Keep your Nationwide<sup>®</sup> pet insurance coverage



You can continue your pet insurance coverage even when it's no longer available through your employer simply by switching from payroll deduction to direct bill.

1

## Select a payment method

Set up automatic payments from a checking/savings account or credit card.

2

## Select a pay schedule

Choose monthly payments or pay upfront for the remainder of your current policy term. A processing fee applies if paying monthly; fees subject to state approval.

3

## Pay the balance due

Your account must be current to continue coverage.

## FAQs

### **Q: What's the difference between payroll deduction and direct bill?**

**A:** Payroll deduction payments are made in arrears, meaning your premium is taken out of your paycheck a month behind. (For example, February's premium is taken out in March.) Direct bill payments are made from a checking, savings or credit card account for the month in advance. (For example, February's premium is paid in January.)

### **Q: What does it mean to bring my policy current?**

**A:** Because payroll deduction is made in arrears, your billing schedule would be updated to paying a month in advance. To bring your policy current, you would simply pay the current and next month's balances. Your policy must be current if switching to direct bill.

### **Q: What happens if my payroll deduction premiums haven't been applied to my account at the time of the switch?**

**A:** When you switch to direct bill, any money received from your employer during the transition period will be applied to your future monthly payments. If you choose to pay your premium in full, any money received from your employer will be refunded directly to you.

### **Q: Do I get to keep my pricing?**

**A:** Your premium will not change for the remainder of your policy term. However, it may change at policy renewal, as group pricing may no longer apply.

### **Q: What if I change employers and they offer Nationwide pet insurance?**

**A:** Call Nationwide Member Care at 800-540-2016 and provide your new employer information and official start date. It may take 2-3 payroll cycles before you start seeing payroll deductions taken.

### **Q: Who do I contact with questions?**

**A:** Our Member Care team is available at 800-540-2016 Monday-Friday 5:00 a.m. to 7:00 p.m. and Saturday 7:00 a.m. to 3:30 p.m. (Pacific)

Update your payment method today to keep your Nationwide pet insurance coverage.

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