

# **Great news**—your Nationwide® pet insurance policy is portable!

Whether you're going on a long leave of absence or changing jobs, you can still keep your furry family members healthy and happy. Simply move your Nationwide pet insurance policy payments from payroll deduction to direct bill—and keep the peace of mind that comes with knowing your pet is always protected.

### It's as easy as 1 - 2 - 3 to take your Nationwide pet insurance policy with you:



**Select a payment type** Set up automatic payments from a checking/savings account or credit card.

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Select a pay schedule Select whether to make payments monthly or upfront for the remainder of the year. Pay the balance due

The policy must be current before switching to direct bill.

**Our Customer Care team is here to help you continue coverage for your pets** 800-540-2016 • Mon-Fri 5:00 a.m. to 7:00 p.m. / Sat 7:00 a.m. to 3:30 p.m. Pacific time.

### **Frequently Asked Questions**

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

**A:** Payroll deduction means being billed in arrears from your paycheck whereas direct bill pays for the entire month in advance from your checking, savings or credit card account. With direct pay, there is a \$2.00 monthly processing fee per pet. Please note: this processing fee applies only if you choose to make monthly payments and doesn't apply if you pay in full up front.

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

A: Bringing your policy current means adjusting the account to the new billing schedule. It will change from paying in arrears to paying a month in advance. All policies must be current before switching to direct bill. To bring your policy current, the unpaid, current and next month's balances must be paid.

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

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

**Q: What happens if my employer's premiums have not yet been applied to my account at the time of the switch? A:** There is often a transitional period when premiums sent from an employer have not yet been posted to employee policies, even though deductions may have already come out of your paycheck. When you switch to direct bill, any money received from your employer after the switch will be applied to your future monthly payments.

If you are paying for the remainder of the year in full, any money received from your employer will be refunded directly to you.

# Q: What if I return from my leave of absence and would like to go back to payroll deductions?

**A:** Call Customer Care at 800-540-2016 and provide your employer information and the date you officially return to work. Please note it may take 2-3 payroll cycles before you start seeing payroll deductions taken.

**Q: Who do I contact if I have questions? A:** You can call Customer Care at 800-540-2016.

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