

CareGuard[®] Core Coverage

BENEFIT ALLOWANCES

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. Underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH, an A.M. Best A+ rated company (2017); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2017). Agency of Record: DVM Insurance Agency. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2018 Nationwide.

Applicable benefits are based on the species of the insured pet

CANINE BENEFITS	Annual Benefit Allowance	FELINE BENEFITS	Annual Benefit Allowance
Physical examination Two visits per year	\$40 \$20 maximum per exam	Physical examination Two visits per year	\$40 \$20 maximum per exam
Vaccinations or titer	\$30	Vaccinations or titer	\$30
Heartworm test	\$25	Heartworm test or FeLV/FIV test	\$25
Fecal test	\$15	Fecal test	\$15
Deworming	\$20	Deworming	\$20
Microchip pet identification Onetime payment; annual fees not eligible	\$20	Microchip pet identification Onetime payment; annual fees not eligible	\$20
Flea control/heartworm preventive	\$50	Flea control/heartworm preventive	\$50
One additional wellness test: (1) Health screen (blood test); (2) Radiograph (x-rays); or (3) EKG	\$50	One additional wellness test: (1) Health screen (blood test); (2) Radiograph (x-rays); or (3) EKG	\$50

No deductible or percentage co-pay shall apply to the benefits listed under the CareGuard Core Coverage Rider. The benefit payment shall not exceed the fee charged or benefit allowance.

CareGuard Core Coverage Rider benefits do not apply to any vaccination or procedure that was administered prior to the rider effective date. CareGuard Core Coverage Rider benefits shall apply only when the base policy is in force and may not extend past the term of the base policy at the time the CareGuard Core Coverage Rider is activated. Upon renewal of your base policy, the CareGuard Core Coverage Rider will also be eligible for renewal.