### CareGuard Core Coverage

#### BENEFIT ALLOWANCES

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 (2012); National Casualty Company (all other states), Madison, WI, an A.M. Best A+ rated company (2012). ©2012 Veterinary Pet Insurance Company. Nationwide Insurance is a service mark of Nationwide Mutual Insurance Company.

Applicable benefits are based on the species of the insured pet.

<table>
<thead>
<tr>
<th>CANINE BENEFITS</th>
<th>Annual Benefit Allowance</th>
<th>FELINE BENEFITS</th>
<th>Annual Benefit Allowance</th>
</tr>
</thead>
</table>
| **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.