



Pet insurance voluntary benefit

Start offering America's #1 pet insurance as a voluntary benefit





An Employee's Hidden Advantage

Why pet insurance?



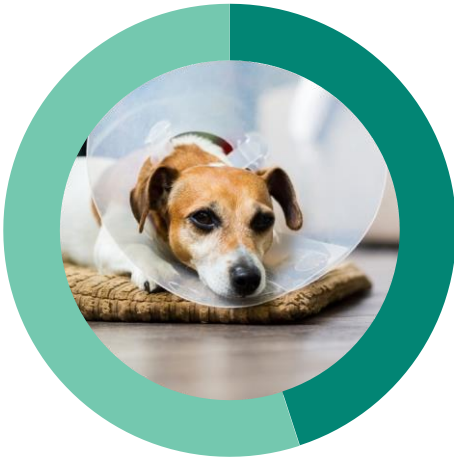
Pet insurance is one of the most utilized voluntary benefits

Pet ownership is on the rise: More than 90.5M households have at least one pet,^{1A} and 64% of pet owners are likely to purchase pet health insurance.⁴¹ In addition, the cost of veterinary care has increased up to 20%, putting even more strain on pet owners.



47%

improvement in employer favorability when pet insurance is offered.⁴⁰



45%

would have to take on debt to cover a \$1,000 emergency expense.³⁹



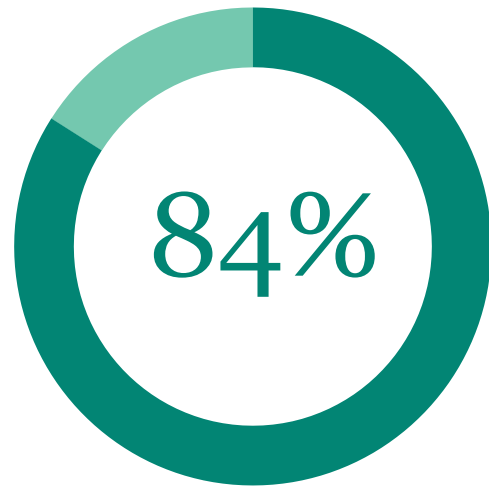
63%

of pet owners said inflation has made it more difficult to pay a surprise vet bill.⁴²

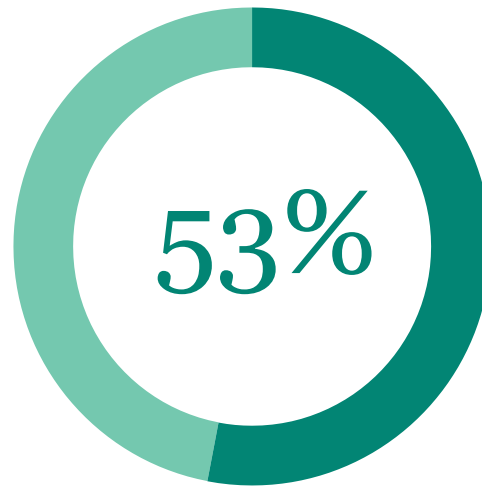


Pet insurance makes a difference in your employees' lives

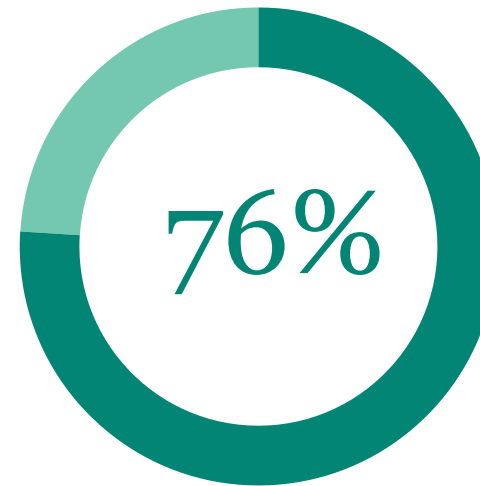
Of pet owners with pet insurance:



have coverage through their employers, helping bridge the gap between consideration and usage^{1A}



who have pet insurance as a voluntary benefit were able to set aside funds for pet health emergencies^{1A}



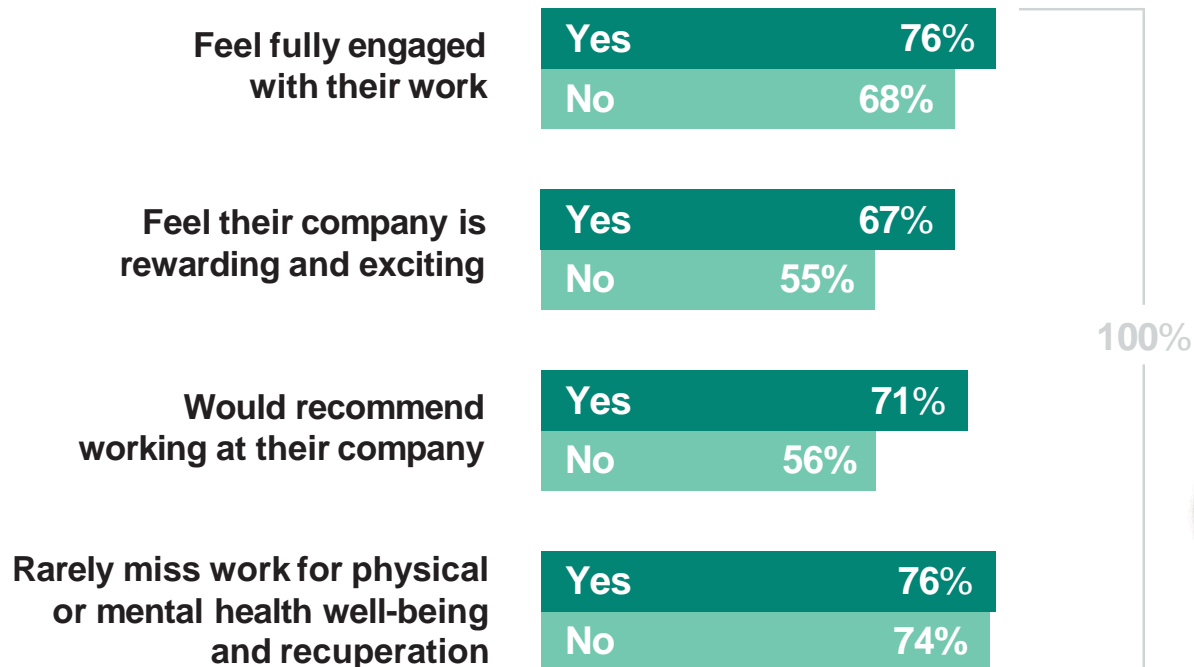
who have pet insurance as a voluntary benefit rarely miss work for physical or mental health wellbeing and recuperation^{1A}



Pet insurance has a positive impact on both employers and their pet-owning employees^{1A}

Companies that offer pet insurance tend to attract and retain employees who show up to work excited, engaged and ready to contribute.

Employees of companies that **offer pet insurance** vs. employees of companies that do not offer pet insurance



Better care for pets means more peace of mind for pet-owning employees



76%

of employees who have pet insurance through their employers feel more engaged with their work^{1A}



**The Nationwide[®]
standard**



Nationwide is the most experienced pet health insurer in the country³⁷

More than half of all Fortune 500 companies and more than 9,000 organizations across the U.S. offer Nationwide pet insurance.

- Pet insurance product was created by veterinarians more than 40 years ago
- Three out of ten of our 700+ pet insurance associates are veterinary professionals, plus highly specialized pet actuaries on staff
- First and largest provider of pet health insurance in the U.S.
- First to offer pet insurance as a voluntary benefit
- First insurer of pet birds and exotic animals in the U.S.
- More than 1,000,000 pets currently insured
- Plans can be used at any veterinarian's office, anywhere
- Fast, mobile-friendly claims processing
- More than 3,000,000 claims processed annually—or 271,000 claims per month—with an average claim turnaround of 3 days*
- 24/7 expert advice from **vethelpline**[®]
- Effortless, low-cost pet meds with Nationwide[®] **PetRxExpress**SM

* Claims are currently processed within 3 business days from the time we receive all necessary information. Some claims may require additional time for processing.



Recognized and committed service²⁷

We protect people, businesses and futures with extraordinary care.

Nationwide Mutual Insurance Company size, strength and stability highlights:

- #1 insurer of pets, farms/ranches and small businesses
- #1 in total governmental 457(b) retirement plans¹
- 8th largest auto and home insurer
- 95 years as a leader in insurance and financial services



A close-up photograph of a woman with dark hair, wearing a beige knit sweater, smiling warmly at a small, fluffy white dog. She is holding the dog's head gently with her hands. The dog has its mouth slightly open, showing its tongue. The background is softly blurred, suggesting an indoor setting. The text 'Pet-onomics 101' is overlaid in white serif font on the left side of the image.

Pet-onomics 101

More employees are adopting pets, but not everyone's prepared for the costs

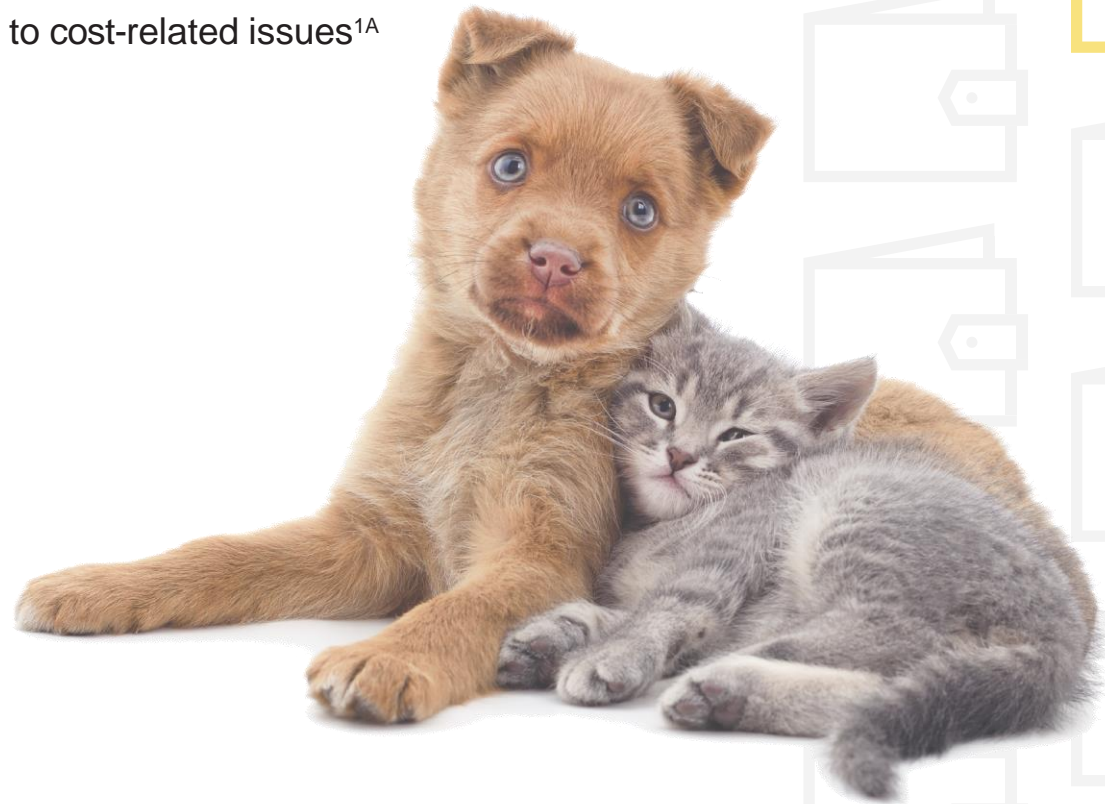
When it comes to pets, there's plenty of love to go around. But when it comes to paying for their care, things can get a bit more hairy.

- **75%** of U.S. employees own a pet¹, but only **2%** of pets in the U.S. are insured³
- **70%** of pet-owning households own more than one pet²
- **95%** of pet owners agree that their pet has had a positive impact on their lives^{1A}
- About **50%** of all pet owners—new and old—underestimated the lifetime cost of owning a pet⁴³
- Owners will likely incur at least one **\$1,000-\$3,000 bill** for emergency care during their pet's lifetime³⁶



Pet-owning employees can benefit from a financial safety net amid rising pet care costs

- Americans spend more than **\$120 billion** on their pets every year¹
- **69%** of pet owners don't have funds set aside for pet health emergencies^{1A}
- **40%** of pet owners worry about how they'll pay for veterinary bills^{1A}
- **41%** of Gen Z and Millennials no longer own a pet due to cost-related issues^{1A}



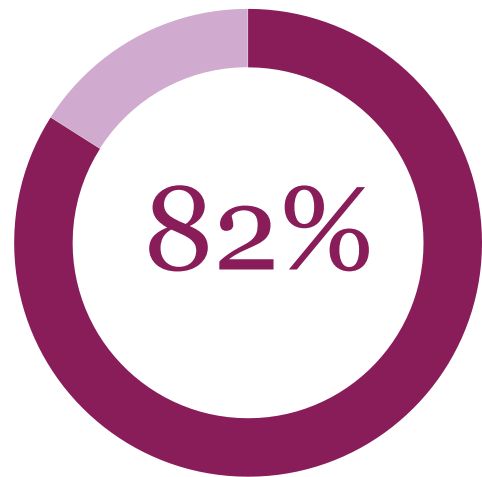
The “Pet Effect”



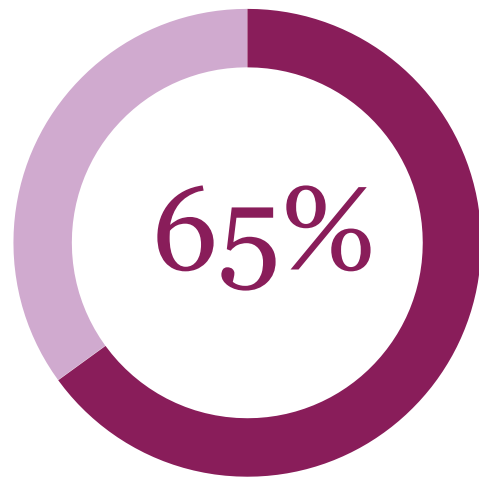
Pets are good for our mental health

Pet owners are more likely to feel a sense of responsibility and community.^{1A}

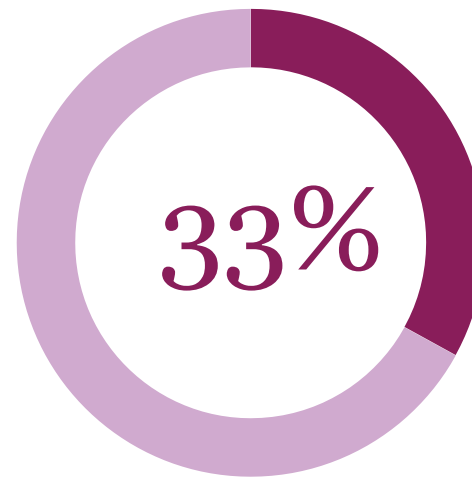
Of pet owners:



agree that their pets bring them joy



say their pets enhance their mental health

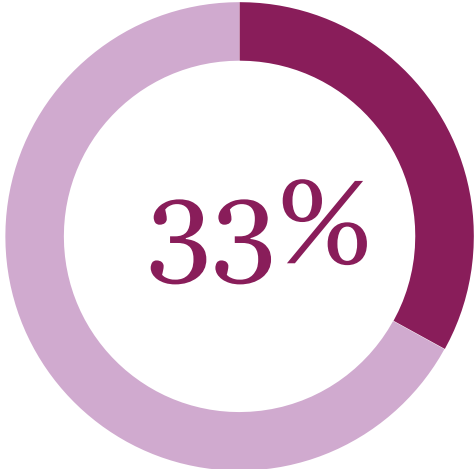


feel less lonely when they go for a stroll with their pet⁴⁴



They're good for our physical health, too

Pet owners are more likely to engage in positive physical activity.^{1A}



agree that their pets enhance their physical health^{1A}



The act of petting a dog decreases blood pressure¹⁵

Cat owners are shown to have a lower risk of a heart attack by

30%

and a lower risk of a stroke by

40%⁴⁶



My Pet Protection[®] pet insurance plan



My Pet Protection product overview

- Plan:** Employees can choose 50% or 70% reimbursement, plus an optional \$500 wellness benefit¹
- All plans include a \$250 annual deductible and \$7,500 annual medical maximum
 - All policies auto-renew at end of policy term; no need to re-enroll

Pricing: Preferred pricing is built in

Coverage: Accidents, injuries, illnesses, diagnostics, surgeries, hospitalization, wellness¹ and more

Pets: Dogs, cats, birds, reptiles, small mammals and other exotic pets²

Veterinarians: No networks or pre-approvals; employees can use any veterinarian, anywhere

Support: 24/7 access to veterinary telehealth is included

- Beyond:** Above and beyond medical care for dogs and cats
- Up to \$500 for kennel fees if employee is hospitalized
 - Up to \$500 for advertising or reward for lost or stolen pets
 - Up to \$500 if a lost or stolen pet is not found within 60 days
 - Up to \$1,000 for a pet who has passed away due to injury or illness



¹Starting on 9/1/23 new members can select the My Pet Protection® Wellness500 coverage option, with the earliest effective date of 10/1/23 and forward. Existing members can add My Pet Protection® Wellness500 during their respective renewal period only. ²Avian and exotic pet enrollment available only by phone

What sets My Pet Protection apart?

For your employees

- **Exclusive plan:** My Pet Protection is available only through workplace benefits programs
- **Discounts available:** Employee-preferred pricing and eligibility for multi-pet discounts
- **Use any vet, anywhere:** Freedom of choice—even specialty and emergency providers—with no networks and no pre-approvals
- **In-house claims:** All claims are processed directly by Nationwide, not outsourced

For you

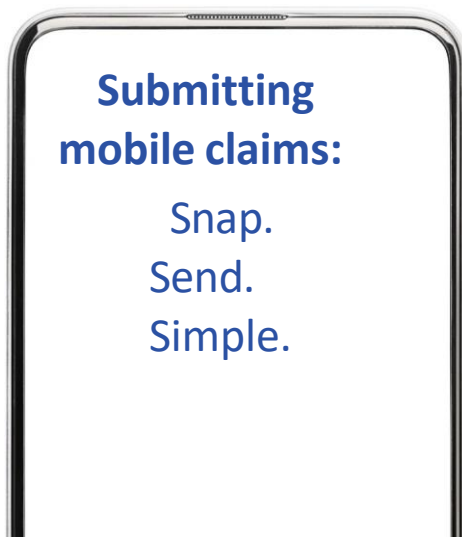
- **National account executive:** Your dedicated contact available to assist with day-to-day account management, engagement campaigns and marketing materials
- **Billing analyst:** Assigned to your company to assist with implementation and billing-related questions



My Pet Protection: Easy to use, easy to understand



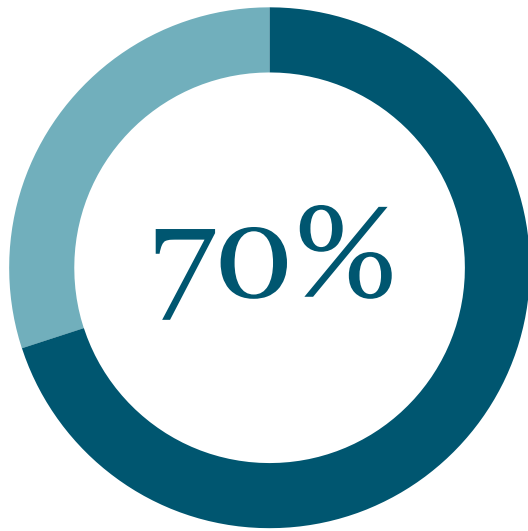
- 1 Pay veterinarian at the time of service
- 2 Submit claim from any device
- 3 Get reimbursed for eligible expenses



- 1 Log on to my.petinsurance.com
- 2 Enter claim information
- 3 Snap a photo of paid veterinarian bill and upload



My Pet Protection plan offers up to 70% reimbursement on eligible veterinary expenses



Urinary tract infection

Average veterinary cost: **\$336**

Member's net cost: **\$101***

Ear infection

Average veterinary cost: **\$199**

Member's net cost: **\$60***



Stomach issues

Average veterinary cost: **\$381**

Member's net cost: **\$114***

Diabetes

Average veterinary cost: **\$1,003**

Member's net cost: **\$301***



*Assumes 70% reimbursement after annual deductible has been fulfilled. My Pet Protection does not cover pre-existing conditions, boarding, grooming and tax and non-medical expenses. A pre-existing condition means any condition that began or was contracted, manifested, or incurred up to 12 months before the effective date of this policy or during any waiting period, whether or not the condition was discovered, diagnosed, or treated. A chronic condition is a pre-existing condition unless it began after the effective date of the policy.

Resources, discounts and perks available to all pet insurance members



Easy online account management



Fast, convenient electronic claim payments



24/7 **vethelpline**[®] access



Discounts pet prescriptions through Nationwide[®] **PetRxExpress**SM



Savings on pet products and services through Member Perks



All pet insurance members have 24/7 *vethelpline*[®] access

From general questions to identifying urgent care needs, a veterinary expert is always available.



Included with every Nationwide pet insurance policy (\$110 value)



Unlimited, 24/7 access via phone, chat or email



All veterinary experts are based in the U.S.
and have years of clinical experience



All pet insurance members can save with Nationwide® PetRxExpressSM

- Optional, no-cost program available to all Nationwide pet insurance members
- Discounts on pet prescriptions when filled at any of Walmart or Sam's Club's 4,700 in-store pharmacies
- Prescription claims will be automatically submitted to Nationwide

How to use the program

1. Sign up for free at my.petinsurance.com
2. Bring pet prescriptions to any in-store Walmart or Sam's Club pharmacy
3. At checkout, provide pet insurance information and pay for the prescription; claims will be automatically submitted and Nationwide will reimburse the member for eligible costs



Hand-picked Member Perks and more

All Nationwide pet insurance members can save on pet products and services, plus have access to other fun information pet safety content throughout the year.



Member Perks

Recent affiliate partners include KitNipBox, PupSaver and Smartbuckle



The Companion

Our award-winning online magazine with pet tips, articles and more



Infographics

Seasonal pet safety tips and information delivered by email



We're dedicated to providing the best member experience¹⁹

Our knowledgeable claims associates work hard for the more than 1M pets we protect—and their owners

- More than 170 highly-skilled claims analysts, most of whom have veterinary backgrounds
- Goal is to provide extraordinary care for all members by processing all claims in a timely manner
- Currently has industry-leading turnaround times for claims processing
- Processes more than 3,000,000 claims annually

Member Care

800-540-2016

Monday through Friday, 5 a.m. to 7 p.m.

Saturday, 7 a.m. to 3:30 p.m.

(All times Pacific)

Online

my.petinsurance.com

- Edit account settings and pet information
- Find important policy details and download forms
- View and track claims

*Claims are currently processed within 3 business days from the time we receive all necessary information. Some claims may require additional time for processing.





**Partnering with
Nationwide[®]**

Payroll deduction makes paying premiums convenient and effortless

The details

- Payment: Automatic deduction from employee's paycheck
- Enrollment: Employee's unique identifier
- Upfront cost: None
- Processing fee: None
- Billing: Split between paychecks; all payroll structures accommodated, including 12, 24, 26 and 52 pay cycles

Payroll deduction timeline

Month 1

Nationwide issues employee's policy

Month 2

- Enrolled 1st-15th: Policy active the upcoming month
- Enrolled 16th-31st: Policy active the following month thereafter
- Nationwide notifies employer of deductions
- Employer deducts premium from employee's paycheck

Month 3

Employer sends deductions to Nationwide



Setting up payroll deduction

1

Complete the company information form: Mark payroll deduction, indicate the number of eligible employees and select employee unique identifier

2

Set up your account: Choose to receive billing transactions via electronic files or invoices

3

Begin offering pet insurance: Your dedicated National Account Executive will manage your account, support your communication needs and efforts, and help answer any questions



We make it easy to share information about pet insurance with employees

When you sign up to offer Nationwide pet insurance as a voluntary benefit, we provide engaging print and digital marketing materials that you can distribute to employees—at no cost!

Print resources

Customization with your company's URL and logo may be available on select print resources.

- FAQ sheets
- Product flyers
- Postcards and mailings
- Open enrollment kit

Digital resources

- Pet insurance explained or how to videos
- Seasonal pet tip emails and infographics
- Incentive campaigns and promotions
- Pre-recorded webinars (2-3 min)
- Online resource center
- Interactive virtual booth with literature, videos and more
- Open enrollment kit



We're there for new members

We make sure new members are informed and empowered every step of the way from application to onboarding.

Step 1: Application received

Email sent immediately after enrollment confirming policy purchase and informing when coverage begins.

Step 2: Underwriting review

Underwriting dept reviews application and pet's medical history. If more information is needed, an email is sent within 3 business days.

Step 3: Coverage begins email

Email is sent on the policy effective date confirming that the policy is active and can be used.



New members are supported from application to onboarding

Once the member reaches their policy effective date, we follow up with helpful onboarding emails.

Filing a claim

Shortly after the policy effective date, we'll send an email with step-by-step instructions on how to submit a pet insurance claim.

Additional services

We'll also inform the new member of available services such as **vethelpline**[®] and Nationwide[®] **PetRxExpress**SM

Tips and resources

We'll follow up with another email containing helpful tips, resources and information for new members.



Why do brokers love Nationwide pet insurance?

Paid commissions

Commissions are paid to property & casualty appointed brokers on all new and renewal policies. A flat marketer fee is paid to health and life agents.

Easy implementation

A simple, one-page company information form is all you need to onboard clients.

Dedicated service

We provide 1:1 support to help you expand your client list, drive participation and streamline onboarding.

Flexible timing

New groups can launch year-round.



Why do employers love Nationwide pet insurance?

Zero cost and no minimum participation

Pet insurance adds tremendous value to your benefits package without adding a single cost.

Administrative support

We provide you with dedicated account management, billing support plus complimentary digital and printed marketing materials.

Exclusive plans

Plans with preferred pricing available only through voluntary benefits programs.

Easy to understand

Plans are simple for employees to use.

All pets welcome

Plans available for dogs, cats, birds and exotic pets.

Anytime enrollment

Employees can sign up year-round.



Why do employees love Nationwide pet insurance?

Exclusive plans

My Pet Protection is not available to the general public.

Unbeatable value

Preferred pricing on plans with 50% and 70% reimbursement options and an optional \$500 wellness benefit to fit any budget.¹

Use any veterinarian

Policy can be used at any veterinarian, anywhere—including specialty and emergency providers.

Easy to use

Snap-and-send mobile claim filing, online account management and direct deposit for reimbursements.

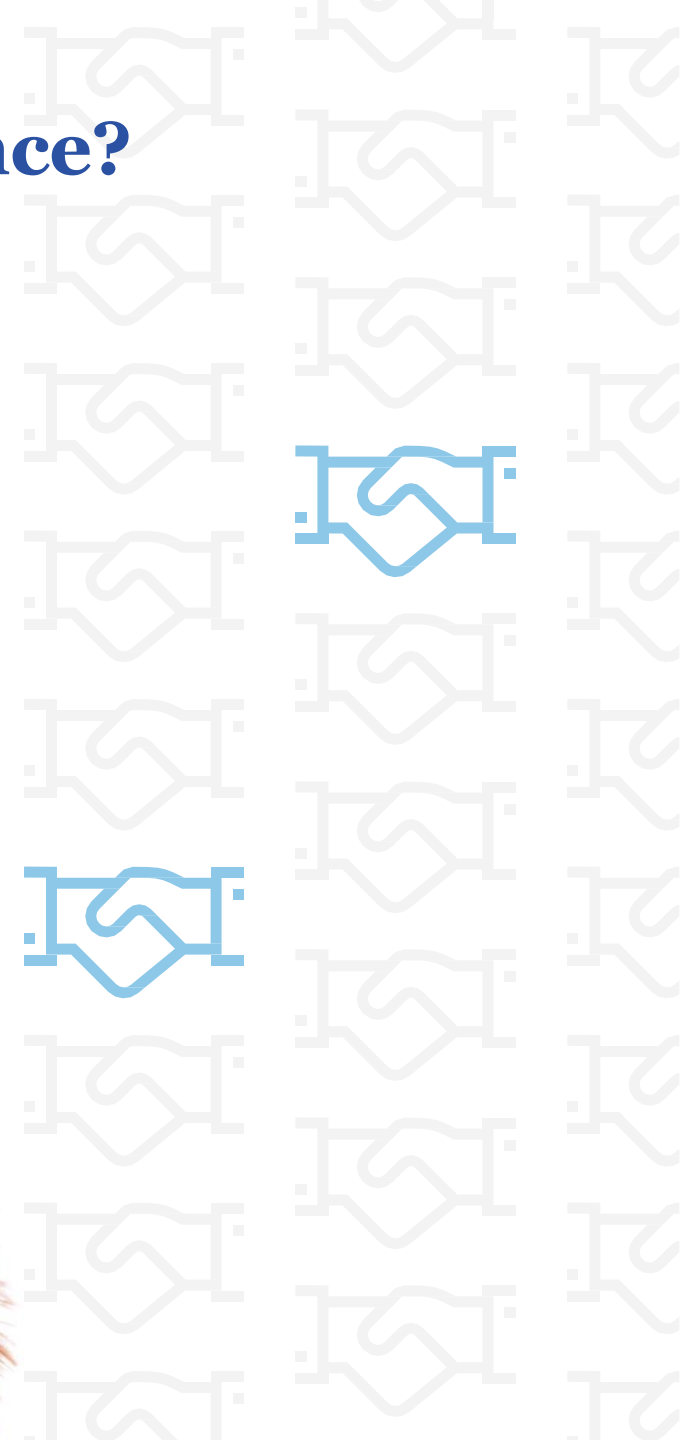
Pet health support and savings included with every policy

24/7 **vethelpline**[®] support plus medication discounts with Nationwide **PetRxExpress**SM.

Member Care

800-540-2016 Monday through Friday, 5 a.m. to 7 p.m. Saturday, 7 a.m. to 3:30 p.m.
(All times Pacific)

¹Starting on 9/1/23 new members can select the My Pet Protection[®] Wellness500 coverage option, with the earliest effective date of 10/1/23 and forward. Existing members can add My Pet Protection[®] Wellness500 during their respective renewal period only.



Frequently asked questions



HR FAQs

How can an employee adjust their policy?

Employees may make changes during their policy renewal period only by calling 800-540-2016. All changes are subject to underwriting approval.

When is the policy renewal period?

The renewal period starts 60 days before the current 12-month term expires. The policy expiration date can be found on the Declarations page, located in the policy packet mailed to employees at each new term.

Do employees need to re-enroll for this benefit every year?

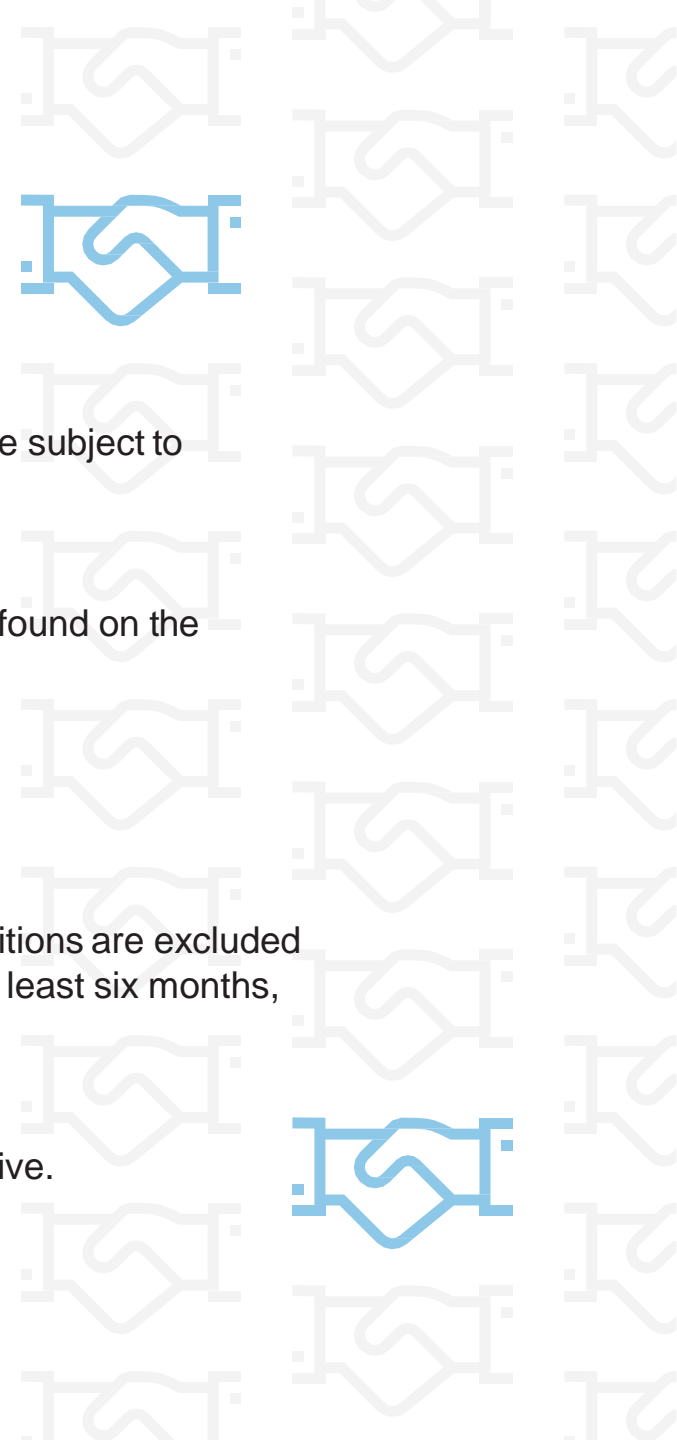
No. Nationwide's pet policies auto-renew at the end of each policy term.

Are pre-existing conditions covered?

Like most pet insurers, we do not cover pre-existing conditions. The good news is that not all pre-existing conditions are excluded permanently; if you have medical records from your vet showing that your pet's condition has been cured for at least six months, you may be able to get it covered.

What happens to an employee's policy if they are no longer with the company?

The employee will be notified and asked to update billing and policy information in order to keep their policy active.



Employee FAQs

Can I still use my veterinarian?

Yes. You can visit any licensed veterinarian, anywhere in the world—even specialists and emergency providers.

Do I need to reenroll for this benefit every year?

No. Once enrolled, your policy will renew automatically.

What if I leave my company?

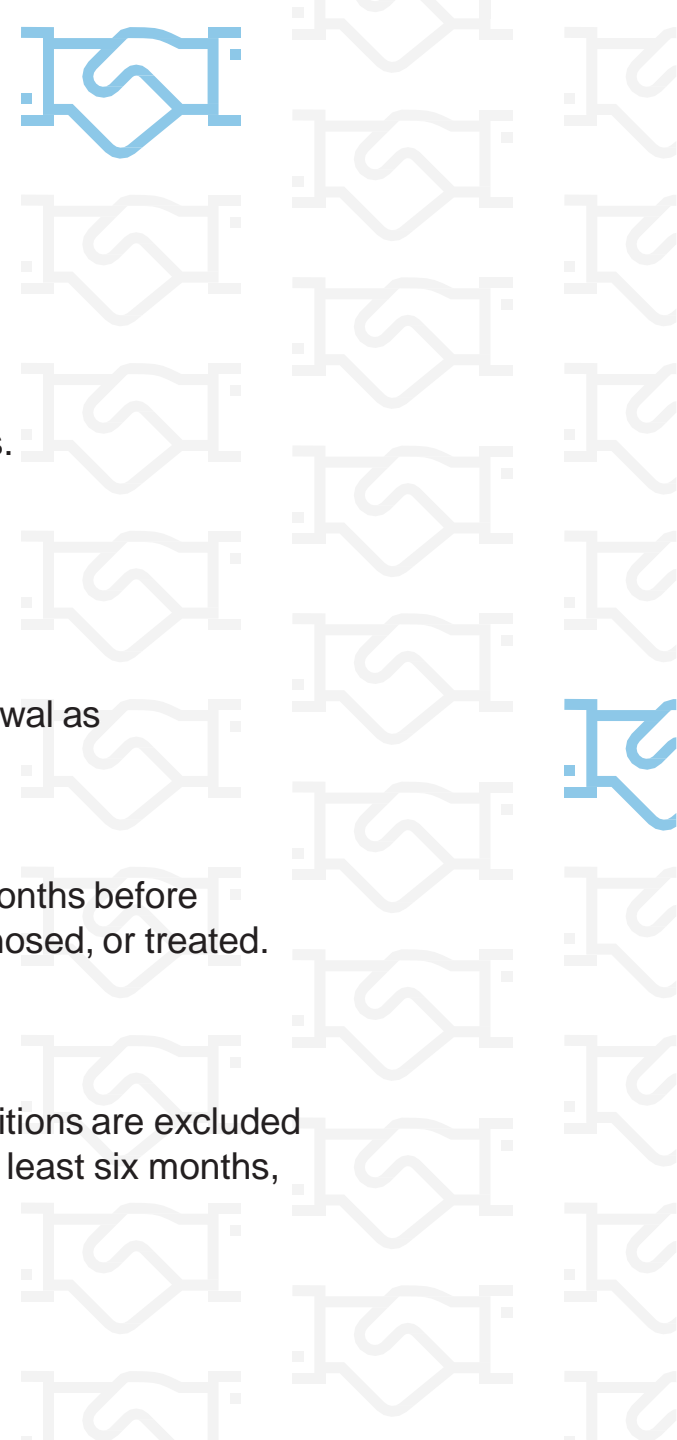
Your pet insurance policy is portable and will remain active. However, your premium may change at policy renewal as preferred pricing may no longer apply.

What are pre-existing conditions?

A pre-existing condition means any condition that began or was contracted, manifested, or incurred up to 12 months before the effective date of this policy or during any waiting period, whether or not the condition was discovered, diagnosed, or treated. A chronic condition is a pre-existing condition unless it began after the effective date of the policy.

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Thank you

Jeff Bartlett

Business Development Executive – TX, OK, AR, KS and MO

Jbartlett@nationwide.com

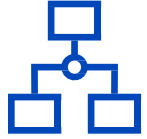
(cell #) 562-665-8547



Appendix



Integrate Nationwide® plans into partner benefit platforms



Standardized process for inbound and outbound data exchange



Secure data transfer via STFP using PGP encryption



Enhanced error/exception handling



Notification alerts for file processing updates



Integrate Nationwide® plans into partner benefit platforms

Integration options that make it easy to offer pet insurance from Nationwide®

Nationwide data integration platform

- Shorter setup time
- End-to-end process transparency
- Higher participation rate due to an improved user experience

New quote application programming Interface

- Displays real-time rates for pet products
- Includes effective date logic
- No discount logic build required
- No need to store or maintain rates

Enrollment platform partners

Benefitfocus®

 **Mercer**

AON

 **corestream**®

 **WORKFORCE
JUNCTION**

 **AMERICAN BENEFITS
CONSULTING**
an Alliant Insurance Services Company

People are talking ...

...about the rising cost of pet ownership

“The average pet owner spends anywhere from \$500 to \$1,500 a year on their pets. While pet insurance might seem like another monthly expense, it can be a good way to avoid a tough decision: Paying a big vet bill out of pocket or forgoing medical treatment for your pet.” ⁴²

... about pet insurance as a voluntary benefit

“Pet owners understand the value of pet insurance when their company offers it. 84% of those who have pet insurance, have it through their employer.” ³⁷



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