



Nationwide®



Pet Insurance Voluntary Benefit

Prepared for:
City of Acworth

Presented by:
OneDigital

Prepared by:
Kevin Patcheak
CA License: 0E65641
Business Development Executive
714-328-8410
KPatcheak@Nationwide.com

TABLE OF CONTENTS

Pet insurance from Nationwide® 3

Plan overview 3

Implementation and enrollment 5

Service delivery and policy administration 6

Filing a claim 6

Underwriting 7

Payroll deduction and remittance process 7

Marketing and communications 9

Sample brochures and enrollment materials 10

Sample State Rates for Dog/Cat age 0 – age 20..... 14

If you have questions or would like more information, please contact the Nationwide agent listed on the cover of this document.

INTRODUCING PET INSURANCE FROM NATIONWIDE®

America's #1 pet insurance

Nationwide is America's leading pet health insurance provider and one of the largest and most trusted financial services companies in the world.

Founded nearly 100 years ago, Nationwide created the pet insurance industry in 1982 with the partnership of veterinarians. Since then, more than 50 other pet insurance companies have come and gone; today, we hold more pet insurance policies than all other pet insurers combined.

With nearly 40 years of protecting pets behind us, we offer our partner brands more stability and experience than any other.

What sets Nationwide apart from the rest?

- Nearly one-fourth of our 700+ pet insurance associates are veterinary professionals, plus we have highly specialized pet actuaries on staff
- More than half of all Fortune 500 companies and more than 9,500 organizations across the U.S. now offer Nationwide pet insurance
- Over 1 million active pet insurance policies in force
- Our voluntary benefit plan market share is nearly 70%

Financial strength and stability

The Nationwide Mutual Insurance Company ratings are:

- | | | |
|---------------------|----|----------------------------|
| ▪ Standard & Poor's | A+ | affirmed April 13, 2021 |
| ▪ Moody's | A1 | affirmed May 27, 2020 |
| ▪ AM Best | A+ | affirmed December 17, 2020 |

PLAN OVERVIEW

My Pet Protection® for dogs and cats

My Pet Protection pet insurance from Nationwide is a reimbursement indemnity plan for dogs and cats. That means we reimburse members a portion of eligible veterinary expenses related to accidents, injuries and illnesses.*

Premium calculation and/or rates are subject to change based on approval by the Department of Insurance in each individual state. Rates are guaranteed for one year from the policy effective date based on information provided at the time of enrollment.

Coverage highlights

	My Pet Protection
Annual deductible	\$250
Reimbursement	Up to 70%
Maximum annual benefit	\$7,500
Pre-existing conditions	Not included
Accidents and illnesses	Included
Common illnesses, including ear infections, vomiting and diarrhea	Included
Hereditary and congenital	Included
Serious/Chronic illnesses including cancer and diabetes	Included
Surgeries and hospitalization	Included
Dental disease	Included
Behavioral treatments	Included
Prescription medications	Included
Therapeutic Diets	Included
X-rays, MRIs and CT Scans	Included
24/7 vethelpline ® (\$150 value)	Included
Advertising and reward	Included
Emergency boarding	Included
Loss due to theft	Included
Mortality benefit	Included
Dental cleanings	Not included
Wellness exams	Not included
Vaccinations	Not included
Flea prevention	Not included
Spay/neuter	Not included

Discounts

	My Pet Protection
Multi-pet (2-3 pets)	5%
Multi-pet (4+ pets)	10%

Avian and exotic pet coverage

Nationwide is the only pet insurer in the U.S. to offer coverage for birds and exotic pets like reptiles and small mammals. Avian and exotic pet plans are available only by phone.

IMPLEMENTATION AND ENROLLMENT

We strive to make onboarding quick and effortless for new groups. After signing on with Nationwide, here's what groups and employees can expect.

Implementation

A custom landing page will be created for each new group within 72 hours of completing an application. A sample enrollment page can be viewed at <https://benefits.petinsurance.com/company-name-here-mpp>

Setup time for payroll implementation is completed in 2-14 days. However, it may vary depending on the time needed to schedule an implementation call and the file format needed.

Kevin Patcheak will be the main point of contact, guiding all aspects of the implementation process. Our group sales support team, a dedicated account manager and an implementation specialist will support Kevin.

Each Employer will also be assigned a dedicated billing analyst from our group administration team, who will be the single point of contact regarding payroll deductions and billing questions post-implementation.

Easy employee enrollment options

We make it easy for employees to sign up, with three convenient ways to enroll:

1. Visit their company's custom landing page. A sample can be viewed at: <https://benefits.petinsurance.com/company-name-here-mpp>
2. Visit [PetsNationwide.com](https://petsnationwide.com) and enter their company name
3. Call our Pet Benefit Counselors at 877-738-7874 and mention their company name

Phone support for enrollment

Employees can also enroll directly over the phone by calling 877-738-7874 Monday to Friday 5:00 a.m. to 7:00 p.m. or Saturday 7:00 a.m. to 3:30 p.m. (Pacific). Our Pet Insurance Benefit Counselors are trained to ask "I see this is available at your employer, who do you work for?"

Sales agents are licensed and compliant in all 50 states and the District of Columbia and obtain extensive training the help ensure a positive customer experience. Spanish-speaking agents are also available.

SERVICE DELIVERY AND POLICY ADMINISTRATION

Once enrolled, employees have access to a number of resources for managing their policies.

Member Care

Our Member Care department is available Monday through Friday 5:00 a.m. to 7:00 p.m. and Saturday 7:00 a.m. to 3:30 p.m. (Pacific) to assist with policy questions and concerns.

Online account management

Members can also manage their accounts via the Nationwide Pet Account Access page at my.petinsurance.com.

This online portal can be used to update contact and payment information, submit claims, check claim status and access exclusive member extras. Once logged in, members can also download forms and more.

FILING A CLAIM

Claim filing is a simple, three-step process. Members can choose to have reimbursements deposited directly to their bank account as an alternative to receiving a mailed check.

How to file a claim

1. Pay for the pet's treatment at the time of service
2. Send the claim form along with paid invoices
 - Online: my.petinsurance.com
 - Mail: Nationwide Claims Dept., P.O. Box 2344, Brea, CA 92822-2344
 - Fax: 714-989-5600 (no cover sheet necessary)
3. Receive eligible reimbursements after meeting the policy's annual deductible

Claim status

Members will receive an email or automated phone message when a claim has been received. To check the status of open claims, members can log in to their Nationwide Pet Account Access page at my.petinsurance.com. Claim information will be available there 48-72 hours from the date the claim is received.

Processing time

Claims are typically processed within two weeks from the time we receive all necessary information. However, if the claim requires additional time for processing, we'll notify the member prior to the 30-day mark, as per state regulations.

UNDERWRITING

Nationwide has used the same pet insurance underwriter for nearly 40 years. Veterinary Pet Insurance Company is the underwriting company for all California pet insurance business, and National Casualty Company is the underwriting company for pet insurance in all other states and the District of Columbia. Both companies are 100% owned by Nationwide Mutual Insurance Company.

My Pet Protection plan underwriting

My Pet Protection plans are guaranteed issuance for new policy enrollment, with coverage exclusions for pre-existing conditions as per industry standard. Underwriting guidelines for dogs and cats are based on species, state of residence and plan selected. There are no age restrictions for new enrollments of My Pet Protection plans.

Exclusions

No pet insurer covers pre-existing conditions. A pre-existing condition is any illness or injury the pet had before coverage started. Not all pre-existing conditions are excluded permanently; if the member has medical records from a veterinarian showing that the pet's condition has been cured for at least six months, he or she can request a review. Review forms and instructions on how to request a review can be found at petinsurance.com/forms.

We don't cover breeding, grooming/bathing, nail trims or pet boarding (unless the owner or family member is hospitalized for more than 48 hours). Some exclusions vary by state. Members should refer to the "What We Do Not Cover: Exclusions" section and Declarations Page of their policy packet for additional details.

PAYROLL DEDUCTION AND REMITTANCE PROCESS

There are no upfront costs, minimum participation level or processing fees. Once you're ready to implement, we'll have a 20 min payroll call to ensure the process is transparent.

Pet insurance policies are individually written and owned by the employee not the employer. We bill one month behind to allow premium to be deducted from employees' paychecks prior to submitting payment. Listed below is a high-level overview of the process.

1. The policy is issued with an effective date of the 1st of the month.
The effective date is based up a split month logic. Example of the effective date logic:
 - Policy Issuance/Approval = Effective Date setup:
 - If employee enrolls by 12/15/2022 = Policy Effective Date 01/01/2023
 - 12/16/2022 to 01/15/2023 = Policy Effective Date 02/01/2023
 - 01/16/2023 to 02/15/2023 = Policy Effective Date 03/01/2023
 - 02/16/2023 to 03/15/2023 = Policy Effective Date 04/01/2023
 - 03/16/2023 to 04/15/2023 = Policy Effective Date 05/01/2023
2. Nationwide formats and creates the deduction report for the Employer and transmits it to them via secure FTP on a weekly, biweekly, or monthly basis. Most employers elect for a monthly report, and we send the report about the 20th of every month.

3. Payroll either uploads the file or manually enters the deductions on behalf of employees.
4. At the end of month, Nationwide can send an invoice or payroll simply runs a report from and remits to Nationwide all deductions taken. (Deductions are started after the policy effective date. We are paid/remitted in arrears).
5. Payroll notifies us of Terms/LOA and remits only what was collected for the month. Employer is not responsible for any uncollected premium.
6. Payments can be remitted to Nationwide via ACH/Wire or Check.
7. Nationwide reaches out to Termed/LOA employee to discuss getting a new form of payment to keep their policy active and portable
8. Each month the process is repeated.

PET INSURANCE BILLING FAQs

ENROLLMENT:

- **When can employees enroll?**
 - Employees can enroll at any time during the year.
- **What can employees expect at policy sign-up or renewal?**
 - With every new policy or renewal of existing policy, we'll send a packet detailing coverage and premium, including and changes (if applicable). There's no need for employees to re-enroll each year, as our policies renew automatically.
- **When can employees modify their plan?**
 - Employees can only make changes within the first 30 days of their initial enrollment or make they can make changes at renewal by calling Nationwide directly. Employees do not need to re-enroll to modify coverage.

BILLING:

- **How do I know what to deduct from employees' paychecks?**
 - We'll send you a mid-month activity report detailing any new dictions or changes to existing employee deductions.
- **How am I billed?**
 - We bill one month behind to allow premium to be deducted from employees' paychecks prior to submitting payment. If your payment will not match the invoice, please provide a breakdown of deductions per employee.
- **Who is eligible for a refund?**
 - Since Pet insurance policies are individually written, any refunds owed will be sent directly to the employee. We do not credit or refund the employer.

CHANGE IN EMPLOYEE STATUS:

- **How do I report terminations and changes in employment status?**
 - Each month, we'll send you a form requesting information on changes in employment status. Please return with employees' names, dates or change and dates of last deduction.

POLICY CANCELLATIONS:

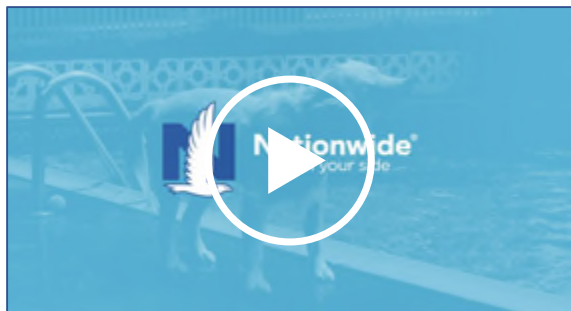
- **How do employees cancel their coverage?**
 - Employees must contact Nationwide directly to cancel via phone, email or through the Nationwide Policy Holder Portal page at my.petinsurance.com. Employers may not cancel a policy on behalf of an employee.

MARKETING AND COMMUNICATIONS

Once onboarded, groups will receive complimentary marketing and communications materials to spread the word about their new voluntary benefit and to make sign-up easy for employees.

Newly onboarded groups will receive:

- Welcome kit with important information to help introduce employees to pet insurance
- Custom landing page to make enrollment quick and easy
- Dedicated account manager for day-to-day account management and support at benefit fairs
- Annual digital communication options that can be sent directly to employees
- Campaigns to engage and educate employees



Videos

Explanations for pet insurance plans and policy questions

Emails

Easy-to-share seasonal pet tips and infographics



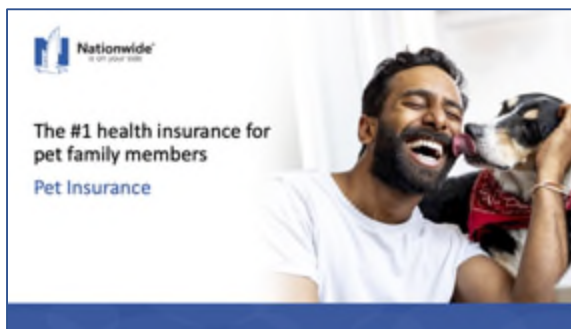
Incentive campaigns and promotions

Benefit education program with a chance to win pet prizes



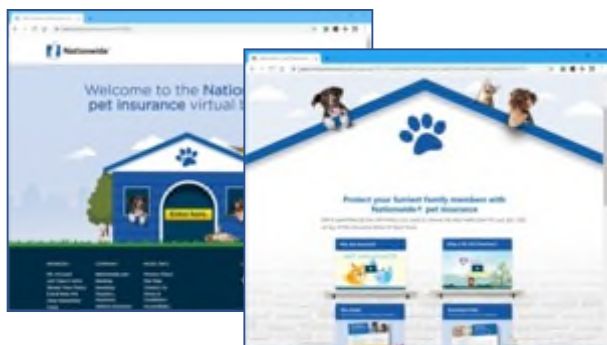
Webinars

10–15-minute presentations on pet insurance and pet tips



Resource center

Features plan information, customer testimonials and more



Virtual booth

Interactive exhibit with literature, videos and more





A voluntary benefit designed just for employees



Our popular My Pet Protection® plan features more choices and more flexibility.

- ✓ **All pets are welcome.** Only insurer with plans for dogs, cats, birds and exotic pets
- ✓ **Cash back** on eligible vet bills. Employees can choose a reimbursement level of 50% or 70%.*
- ✓ Available **exclusively to employees**, not to the general public
- ✓ **Anytime enrollment.** Employees can protect the health of their pets anytime throughout the year
- ✓ **Use any vet**, anywhere. No networks, no pre-approvals


Why choose Nationwide® pet insurance?

- ✓ **#1 provider** of pet insurance in America
- ✓ More than **1,000,000 pets** protected
- ✓ **Still going strong** for over 40 years, while more than 50 competitors have come and gone
- ✓ Offered by **more than half of Fortune 500** companies
- ✓ We're one of the **largest and most trusted** financial services companies in the world

Add Nationwide pet insurance to your benefits offering today.

Learn more at [PetsVoluntaryBenefits.com](https://petsvoluntarybenefits.com) • 855-874-4944





Options for every employee and every budget

Employees can choose 50% or 70% reimbursement on these vet bills and more.*



Accidents, including poisonings and allergic reactions	✓
Injuries, including cuts, sprains and broken bones	✓
Common illnesses, including ear infections, vomiting and diarrhea	✓
Serious/chronic illnesses, including cancer and diabetes	✓
Hereditary and congenital conditions	✓
Surgeries and hospitalization	✓
X-rays, MRIs and CT scans	✓
Prescription medications and therapeutic diets	✓

Plan features a \$250 annual deductible and have a maximum annual benefit of \$7,500.

Pre-existing conditions are not covered. Any illness or injury a pet had prior to start of policy will be considered pre-existing.*

Resources available to all pet insurance members



Unlimited, 24/7 access to a veterinary professional (\$110 value).



Easy online account management.



Fast, convenient electronic claim payments.



Multiple-pet discounts applied when enrolling more than one pet.†



Plans also available for birds, rabbits, reptiles and other exotic pets.

Add Nationwide pet insurance to your benefits offering today.

Learn more at [PetsVoluntaryBenefits.com](https://www.PetsVoluntaryBenefits.com) • 855-874-4944

*Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions. †Pet owners receive a 5% multiple-pet discount by insuring two to three pets or a 10% discount on each policy for four or more pets.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. 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. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2021 Nationwide 21GRP314_PMC



Nationwide®

CANINE INSURANCE RATES

My Pet Protection[®]

from Nationwide[®]

My Pet Protection plans are available only to companies that offer Nationwide pet insurance as a voluntary benefit.



Monthly payments based on Georgia residence* for a Mixed (medium 31-50 Lbs.) and include a deductible amount of \$250.00.

Rates valid as of 06/24/2022

Rates include preferred pricing and reflect 50% and 70% reimbursement levels. All rates subject to change.

Age	My Pet Protection	
	50% / \$250	70% / \$250
Under 1 Year	\$20.42	\$27.22
1 Year	\$17.16	\$22.88
2 Years	\$17.50	\$23.33
3 Years	\$17.50	\$23.33
4 Years	\$18.35	\$24.47
5 Years	\$20.07	\$26.76
6 Years	\$23.33	\$31.11
7 Years	\$25.22	\$33.62
8 Years	\$26.76	\$35.68
9 Years	\$32.59	\$43.46
10 Years	\$36.37	\$48.49
11 Years	\$39.62	\$52.84
12 Years	\$41.52	\$55.36
13 Years	\$41.52	\$55.36
14 Years	\$41.52	\$55.36
15 Years	\$41.52	\$55.36
16 Years	\$41.52	\$55.36
17 Years	\$41.52	\$55.36
18 Years	\$41.52	\$55.36
19 Years	\$41.52	\$55.36
20 Years	\$41.52	\$55.36

Note: Multi-policy discounts available up to 10% are not included in the current rates shown.



Get cash back on vet bills
Use any vet and get up to 70% cash back*.



vethelpline[®]
Unlimited, 24/7 access to a veterinary professional (\$150 value).



More than just accident & illness coverage
Pet Rx ExpressSM partnership with Walmart, members receive 30-50% discount on all prescription medication including preventative meds.



Exclusive
Available only for employees, not to the general public.



Easy enrollment
Just a few simple questions to get coverage,



Bigger savings
Save an average of 30% over similar plans from other pet insurers.

Rates are guaranteed for 1 year from the policy effective date.

*Reimbursement options may not be available in all states. Per pay-check pricing is based on your employer's payment schedule. Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Rates subject to change due to state insurance filings. Kentucky includes 1.8% state surcharge. Florida includes 0.7% state surcharge.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH, an A.M. Best A+ rated company (2020); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2020). Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. 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. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2022 Nationwide.



FELINE INSURANCE RATES

My Pet Protection®

from Nationwide®

My Pet Protection plans are available only to companies that offer Nationwide pet insurance as a voluntary benefit.



Monthly payments based on Georgia residence* for a Domestic Mediumhair and include a deductible amount of \$250.00.

Rates valid as of 06/24/2022

Rates include preferred pricing and reflect 50% and 70% reimbursement levels. All rates subject to change.

Age	My Pet Protection	
	50% / \$250	70% / \$250
Under 1 Year	\$11.93	\$15.91
1 Year	\$10.38	\$13.84
2 Years	\$10.07	\$13.42
3 Years	\$10.07	\$13.42
4 Years	\$10.07	\$13.42
5 Years	\$10.79	\$14.39
6 Years	\$13.28	\$17.72
7 Years	\$13.91	\$18.54
8 Years	\$13.70	\$18.27
9 Years	\$16.29	\$21.73
10 Years	\$18.89	\$25.18
11 Years	\$22.21	\$29.61
12 Years	\$23.87	\$31.83
13 Years	\$29.06	\$38.75
14 Years	\$30.62	\$40.82
15 Years	\$30.62	\$40.82
16 Years	\$30.62	\$40.82
17 Years	\$30.62	\$40.82
18 Years	\$30.62	\$40.82
19 Years	\$30.62	\$40.82
20 Years	\$30.62	\$40.82

Note: Multi-policy discounts available up to 10% are not included in the current rates shown.



Get cash back on vet bills
Use any vet and get up to 70% cash back*.



vethelpline®
Unlimited, 24/7 access to a veterinary professional (\$150 value).



More than just accident & illness coverage
Pet Rx ExpressSM partnership with Walmart, members receive 30-50% discount on all prescription medication including preventative meds.



Exclusive
Available only for employees, not to the general public.



Easy enrollment
Just a few simple questions to get coverage,



Bigger savings
Save an average of 30% over similar plans from other pet insurers.

Rates are guaranteed for 1 year from the policy effective date.

*Reimbursement options may not be available in all states. Per pay-check pricing is based on your employer's payment schedule. Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Rates subject to change due to state insurance filings. Kentucky includes 1.8% state surcharge. Florida includes 0.7% state surcharge.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH, an A.M. Best A+ rated company (2020); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2020). Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. 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. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2022 Nationwide.

