

**The #1 pet health insurance**

Voluntary benefit offering



# 39 years of protecting pets with pet insurance

1980

Veterinary Pet Insurance (today known as Nationwide) issues the first pet health insurance policy in the U.S. to T.V.'s "Lassie."

1985

VPI is first to sell pet health insurance in all 50 states in the U.S.

1998

VPI is the first pet health insurance provider to offer wellness care coverage for pets.

1999

VPI partners with employers to offer pet insurance as a voluntary benefit.

2000

VPI became the first pet insurance company to offer coverage for avian and exotic pets.

2008

VPI became a wholly-owned subsidiary of Nationwide.

2020

Nationwide earns Human-Animal Bond Certification

2021

Nationwide partners with Walmart to offer Nationwide **PetRxExpress**.<sup>SM</sup>

# The nation's most experienced pet health insurance company



Nation's first and largest provider of pet health insurance



1M pets insured and protected



Founded by and accepted by veterinarians everywhere



More than half of Fortune 500 companies and more than 8,000 organizations across the U.S. offer Nationwide pet insurance



Nearly one fourth of Nationwide's pet associates are veterinary professionals



Human-Animal Bond certified company



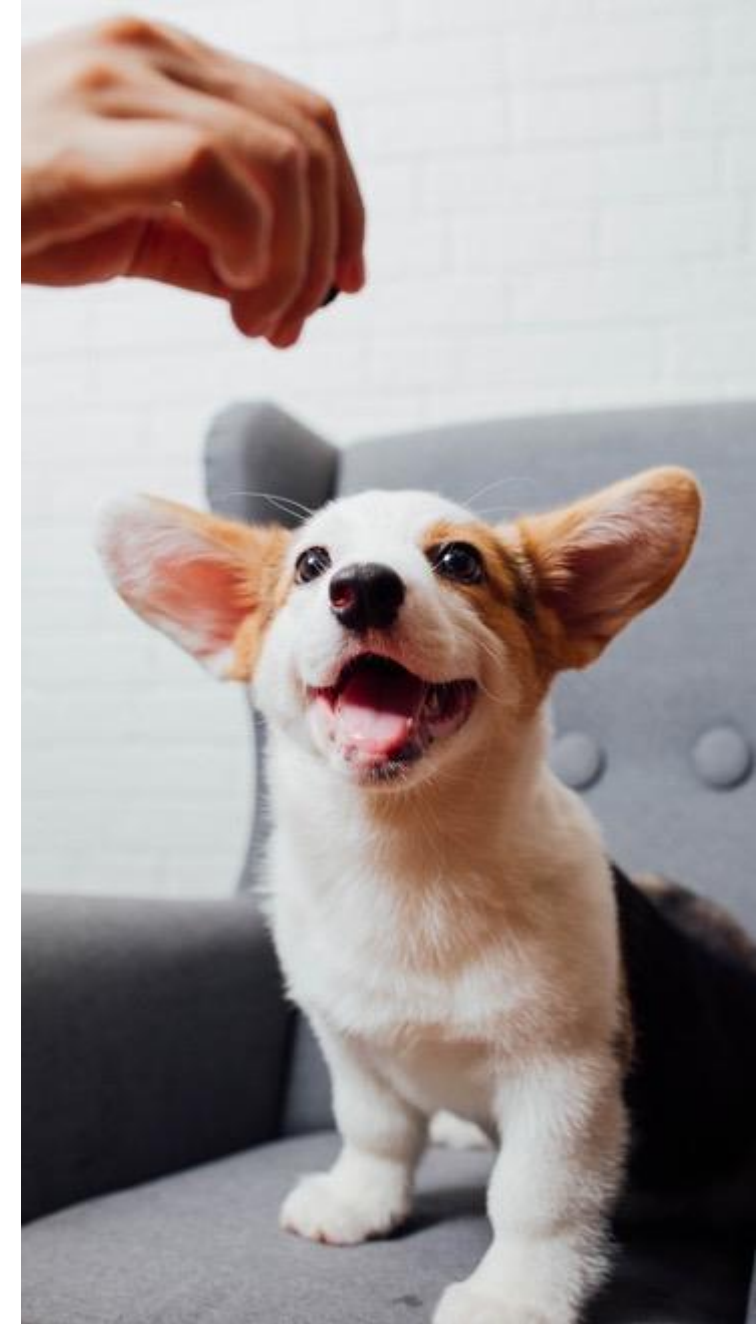


# Pet economics for owners and employers



# Pet-friendly companies that offer pet insurance are more likely to attract, engage, and retain employees

|   | Pet insurance offered <sup>1</sup> | Not offered <sup>1</sup> |
|---|------------------------------------|--------------------------|
| <b>Engagement</b>   |                                    |                          |
| Feel fully engaged with their work                            | 91%                                | 65%                      |
| Feel their work is rewarding and exciting                     | 83%                                | 46%                      |
| Rarely miss a day of work for well-being and/or recuperation  | 85%                                | 77%                      |
| <b>Attraction</b>   |                                    |                          |
| Would recommend their place of employment to others           | 88%                                | 51%                      |
| <b>Retention</b>  |                                    |                          |
| Plan to stay at the company for next 12 months                | 88%                                | 73%                      |
| Would decline a job offer with another company at similar pay | 72%                                | 44%                      |
| Feel the company supports their physical health and wellness  | 91%                                | 59%                      |
| Feel the company supports their mental well-being             | 89%                                | 53%                      |
| <b>Relationships</b>  |                                    |                          |
| Report a positive working relationship with their supervisor  | 52%                                | 14%                      |
| Report a positive working relationship with co-workers        | 53%                                | 19%                      |



# Pet ownership is on a pup-ward trend, but most pets aren't protected

Pet ownership has  
steadily increased  
for over 20 years

**75%**

of U.S. employees  
own a pet<sup>1</sup>

**70%**

of pet-owning  
households own more  
than one pet<sup>2</sup>

Only

**2%**

of pets are insured  
in the U.S.<sup>3</sup>



**98%**

of pet owners say their  
pet is part of the family<sup>4</sup>



**94.2M**

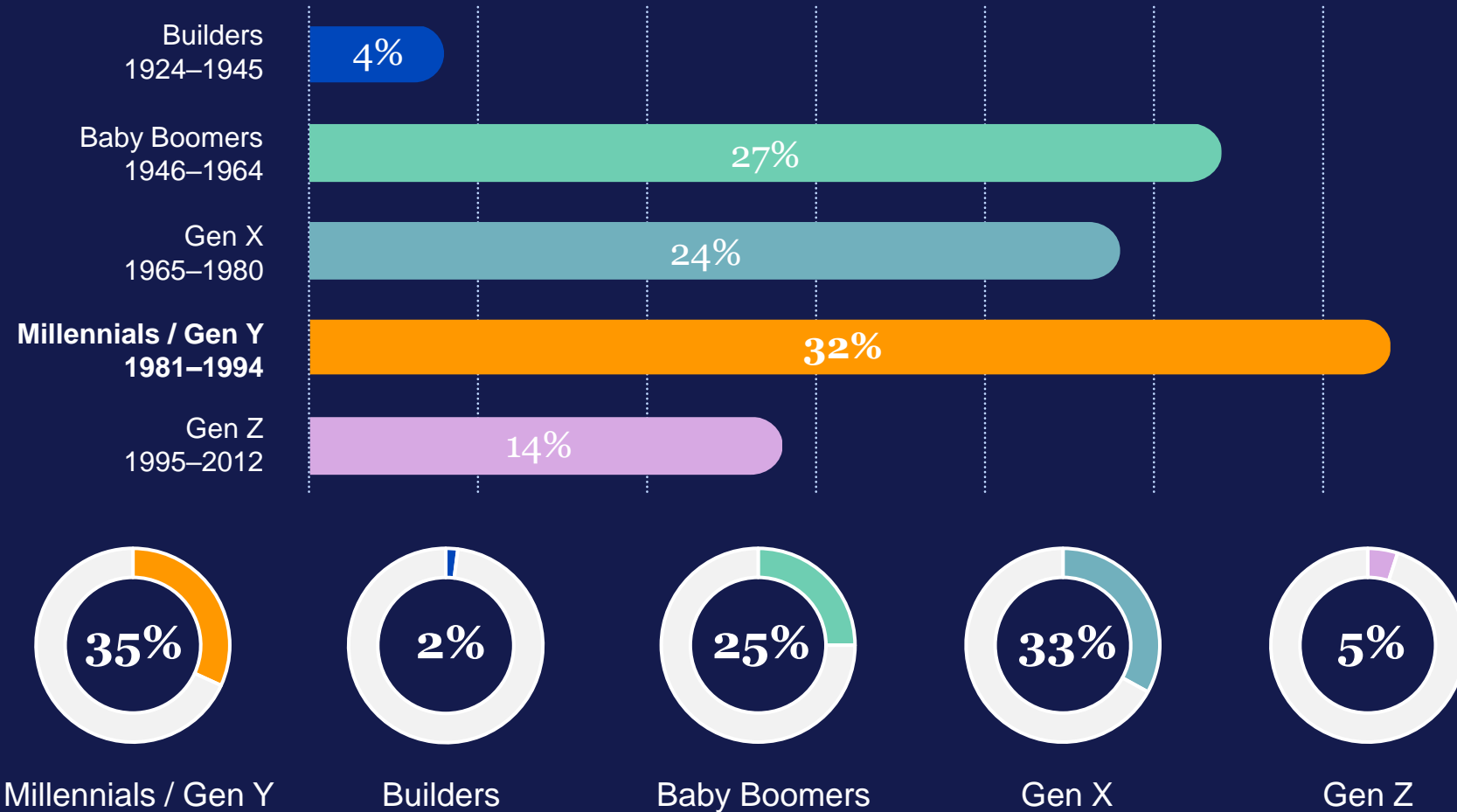
cats owned in  
the U.S.<sup>5</sup>



**89.7M**

dogs owned  
in the U.S.<sup>5</sup>

# Millennials are the largest segment of the workforce and own the most pets



Pet insurance is a top 5 preferred work perk for millennials<sup>5</sup>

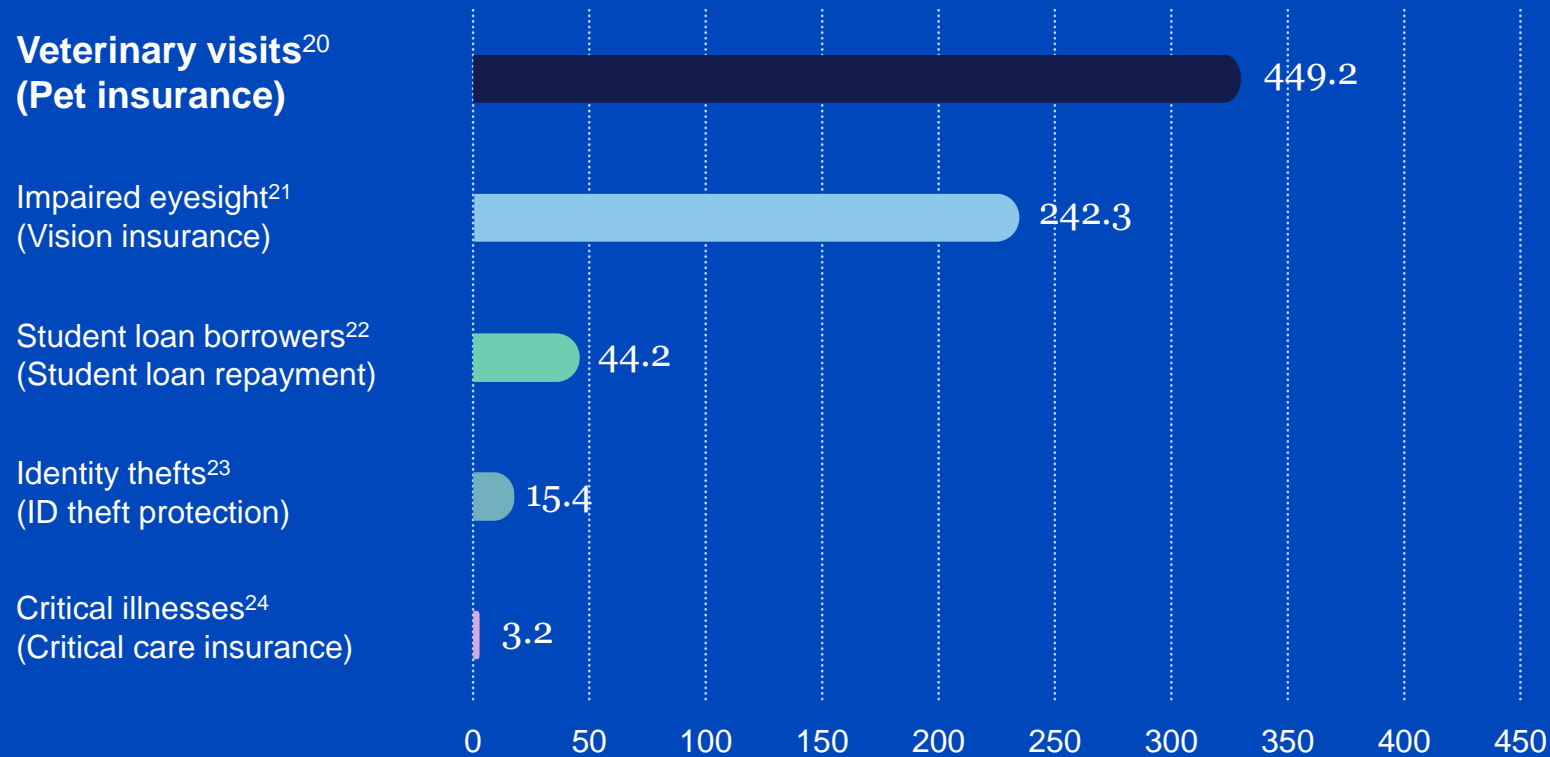


51% of pet owners are likely to purchase pet health insurance<sup>4</sup>



# Pet insurance is one of the most utilized voluntary benefits

## Voluntary benefit opportunities per year (in millions)





# Pet-o-nomics and the need for financial support

The cost of pet ownership is rising



**70%**<sup>2</sup>

increase in pet  
care costs over  
the last decade



**\$139.73**<sup>18</sup>

is the average amount pet  
owners spent per month  
on their pet

Pet insurance offers peace of mind



**78%**<sup>34</sup>

of people underestimate how  
much owning a dog or cat costs  
in the first year alone



**39%**<sup>35</sup>

of Americans have enough  
in savings to cover a  
\$1,000 emergency

# Pets improve owners' mental and physical health



Alleviate stress



Fight depression



Alleviate social isolation and loneliness



Improve physical fitness and activity



Aid healing and resiliency

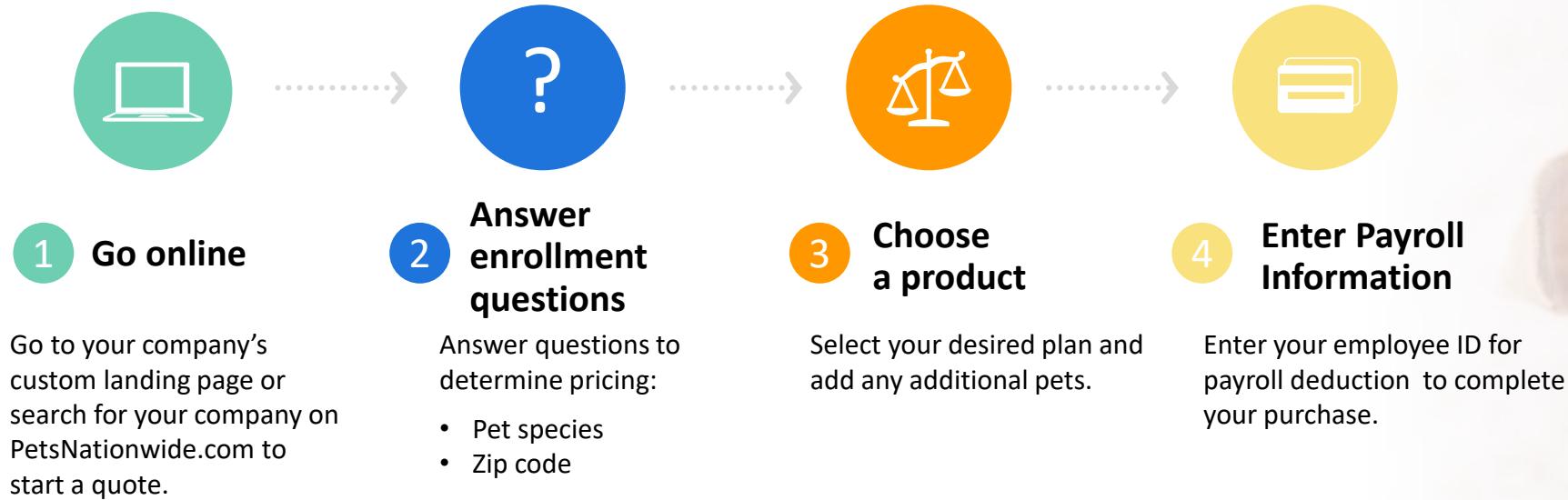



A man with a beard, wearing a red turban and a denim shirt, is shown in profile, smiling. He is holding a small, dark-colored dog. The background is a light, out-of-focus indoor setting. A blue diagonal graphic element is on the left side of the image.


# My Pet Protection<sup>®</sup> plans


Everything you need to know


# Employees Enroll in pet insurance via Phone or Web



 Enrollment available by phone at 877-738-7874

 Benefit enrollment open year-round

 Each pet issued an individual policy

 Multiple-pet discount available



# My Pet Protection plans offer comprehensive coverage for dogs, cats, birds and exotics



## Cost and Discounts

- Exclusive to employees, not available to general public
- Preferred pricing built into plan options
- Multi-pet discounts available



## Coverage

- Covers medical, accidents, injuries illnesses, hereditary, surgeries, and more
- Use any vet, anywhere: no networks, no pre-approvals
- Additional benefits for above and beyond medical care
- Dogs, cats, birds, reptiles and other exotic pets (e.g. rabbits, ferrets, miniature pigs, etc.) are eligible for enrolment



## Benefits

- Cash back on eligible vet bills after \$250 annual deductible is met
- Choice of reimbursement: 50% and 70% options
- \$7,500 benefit which renews each year in full



## What's not covered?

Pre-existing conditions, boarding, and grooming

Some policy exclusions may apply. Discount on base plans only and may vary by state.

# Choose your My Pet Protection level of reimbursement

|   | My Pet Protection |
|---|-------------------|
| 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 hospitalizations                                    | •                 |
| X-rays, MRIs and CT scans   | •                 |
| Prescription medications and therapeutic diets                    | •                 |

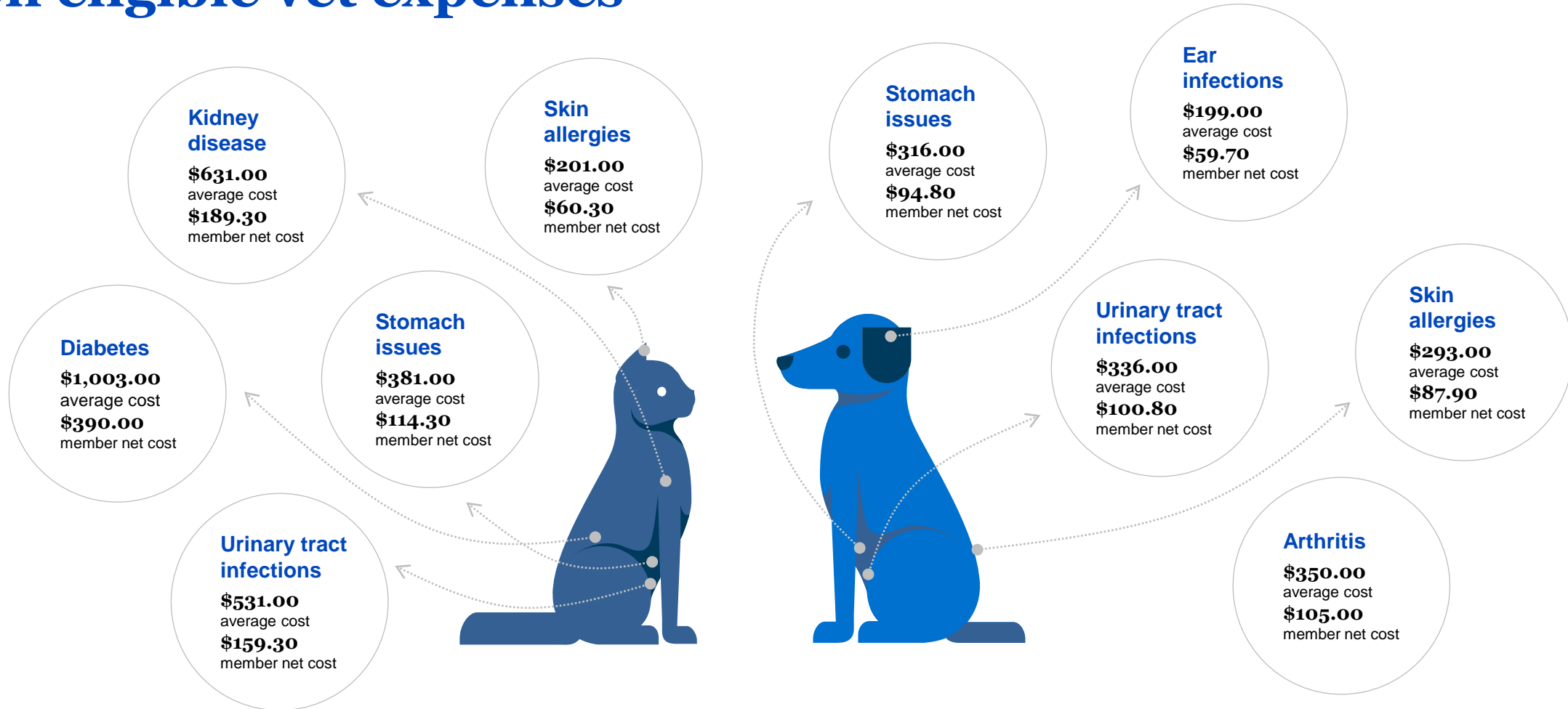
Choose from two levels of coverage

**50%**  
reimbursement

**70%**  
reimbursement

Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

# My Pet Protection plans offer up to 70% reimbursement on eligible vet expenses



Examples based on actual pet insurance claims from Nationwide members. Claims were reimbursed according to the plan in which the member was enrolled at the time. Amounts shown here reflect how reimbursement would be calculated with the My Pet Protection plans with a 70% reimbursement and a \$250 annual deductible already met on prior claims. Nationwide does not determine the amount a veterinarian may charge; that amount will vary by region and veterinary practice.

# My Pet Protection policies include benefits above and beyond medical care



## Boarding or kennel benefit

Up to \$500 for boarding if you or your family member is hurt or sick and can't take care of your pet



## Long-term lost or stolen benefit

Up to \$500 for a pet who has been lost or stolen for over 60 days



## Advertising and reward benefit

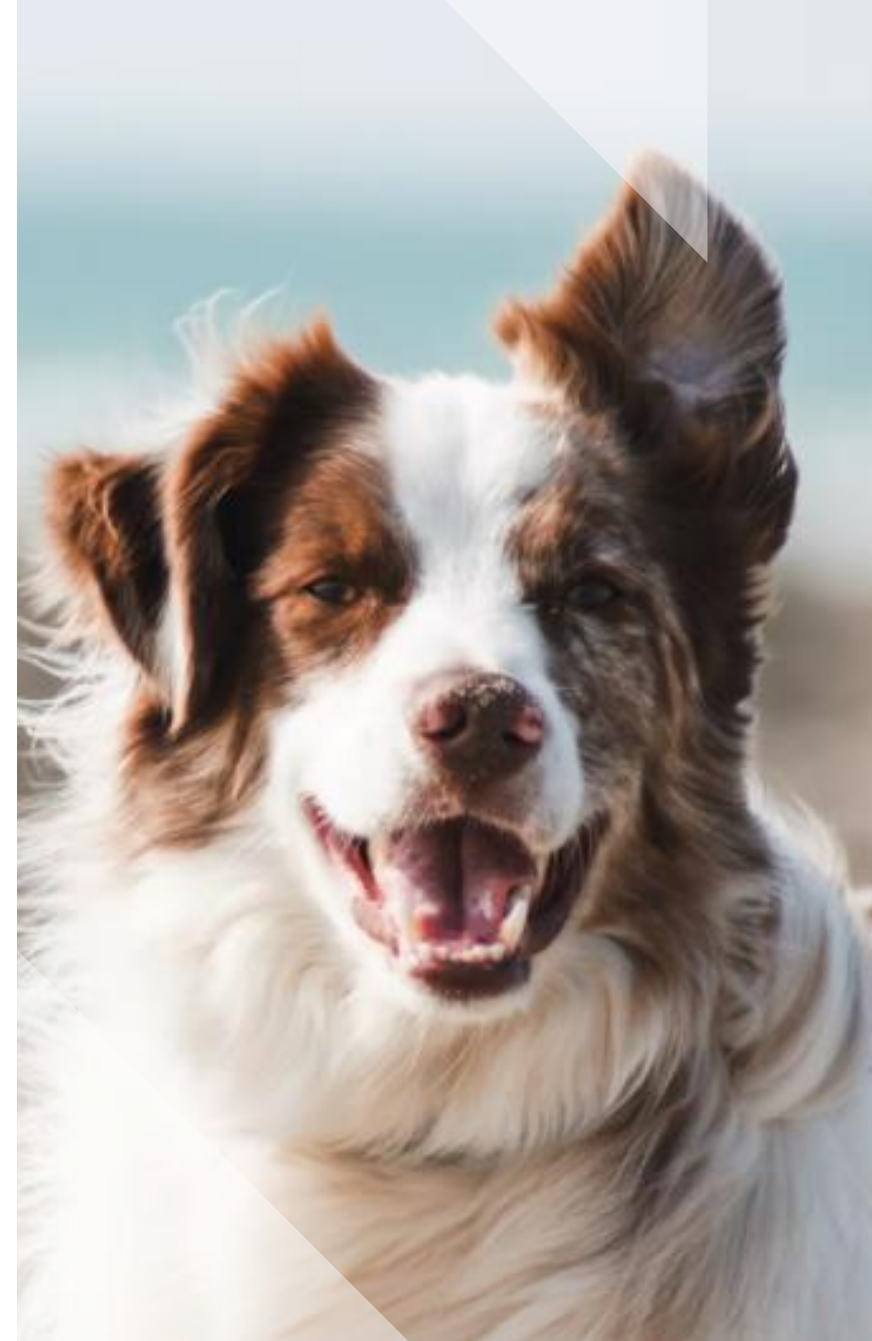
Up to \$500 for advertising or offering a reward for a lost or stolen pet



## Mortality benefit

Up to \$1,000 for a pet who has passed due to injury or illness, covering:

- Euthanasia
- Cremation and burial expenses
- The price you paid for your pet

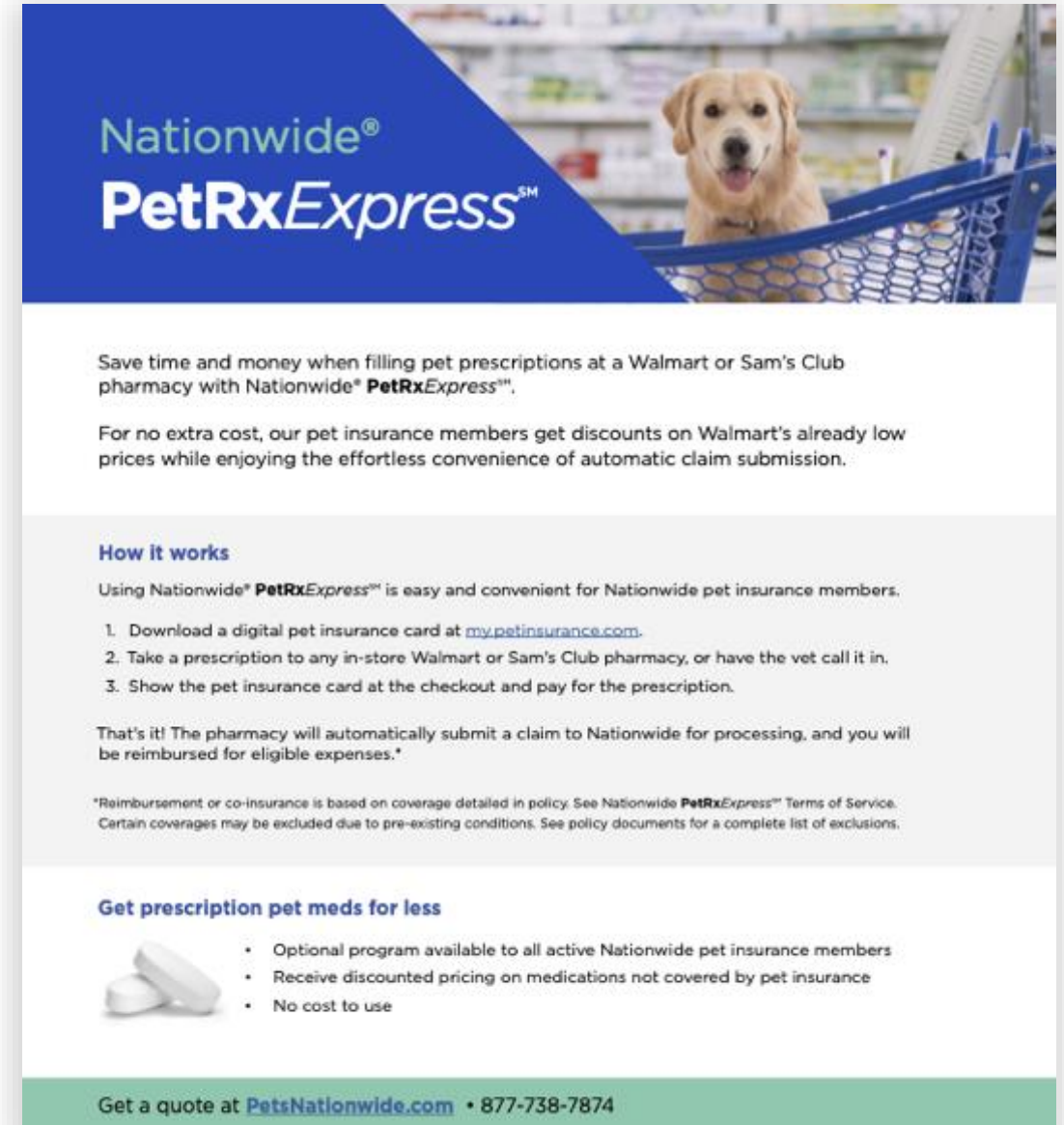




# Nationwide® PetRxExpress<sup>SM</sup>

Get Rx pet meds for less at **Walmart** 

- Members save time and money when filling their pet prescription medications at any of **Walmart's 4,700 pharmacies** across the country
- Members enjoy the convenience of having the pharmacy **submit claims directly** on their behalf
- Optional program **available to all Nationwide pet insurance members** with active plans
- **No cost** to sign up for and use
- Discount available on non-prescribed or pre-X meds
- **Walmart pharmacy will automatically submit claims to Nationwide** for processing, and members will be reimbursed for eligible expenses.\*



Nationwide®  
**PetRxExpress<sup>SM</sup>**

Save time and money when filling pet prescriptions at a Walmart or Sam's Club pharmacy with Nationwide® **PetRxExpress<sup>SM</sup>**.

For no extra cost, our pet insurance members get discounts on Walmart's already low prices while enjoying the effortless convenience of automatic claim submission.

**How it works**

Using Nationwide® **PetRxExpress<sup>SM</sup>** is easy and convenient for Nationwide pet insurance members.

1. Download a digital pet insurance card at [my.petinsurance.com](https://my.petinsurance.com).
2. Take a prescription to any in-store Walmart or Sam's Club pharmacy, or have the vet call it in.
3. Show the pet insurance card at the checkout and pay for the prescription.

That's it! The pharmacy will automatically submit a claim to Nationwide for processing, and you will be reimbursed for eligible expenses.\*

\*Reimbursement or co-insurance is based on coverage detailed in policy. See Nationwide **PetRxExpress<sup>SM</sup>** Terms of Service. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

**Get prescription pet meds for less**

- Optional program available to all active Nationwide pet insurance members
- Receive discounted pricing on medications not covered by pet insurance
- No cost to use

Get a quote at [PetsNationwide.com](https://PetsNationwide.com) • 877-738-7874

\*Reimbursement or co-insurance is based on coverage detailed in policy. See Nationwide Pet Rx Express Terms of Service. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

# Nationwide<sup>®</sup> PetRxExpress<sup>SM</sup>

## Who is eligible for Nationwide PetRxExpress<sup>SM</sup>?

This optional program is available to all Nationwide pet insurance members with active plans for dogs, cats, birds or exotic pets. Members can take advantage of Walmart's low prices for prescriptions and enjoy the convenience of having the pharmacy submit claims directly to Nationwide on their behalf.

## Is there an additional charge for Nationwide PetRxExpress<sup>SM</sup>?

There is no cost to sign up for and use Nationwide PetRxExpress<sup>SM</sup>.

## How do members use Nationwide PetRxExpress<sup>SM</sup>?

Using Nationwide PetRxExpress<sup>SM</sup> is simple and convenient.

1. Nationwide pet insurance members can sign up at [my.petinsurance.com](https://my.petinsurance.com)
2. After allowing 24 hours from sign-up, members can bring their pet prescriptions to any in-store Walmart pharmacy
3. At checkout, members provide their pet insurance information and pay for the prescription

Walmart pharmacy will automatically submit claims to Nationwide for processing, and members will be reimbursed for eligible expenses.\*

## What pet medications are available through Walmart pharmacy?

In-store Walmart pharmacies carry many of the same pet medications found in most veterinary offices. Members may want to call ahead to make sure their preferred Walmart location carries their specific medication.

Discount available on non-prescribed or pre-X meds.

\*Reimbursement or co-insurance is based on coverage detailed in policy. See Nationwide Pet Rx Express Terms of Service. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

# Receive 24/7 veterinary advice with the **vet**helpline®



## Available to all members (\$170 value)

**vethelpline®** is included in every Nationwide pet insurance policy.



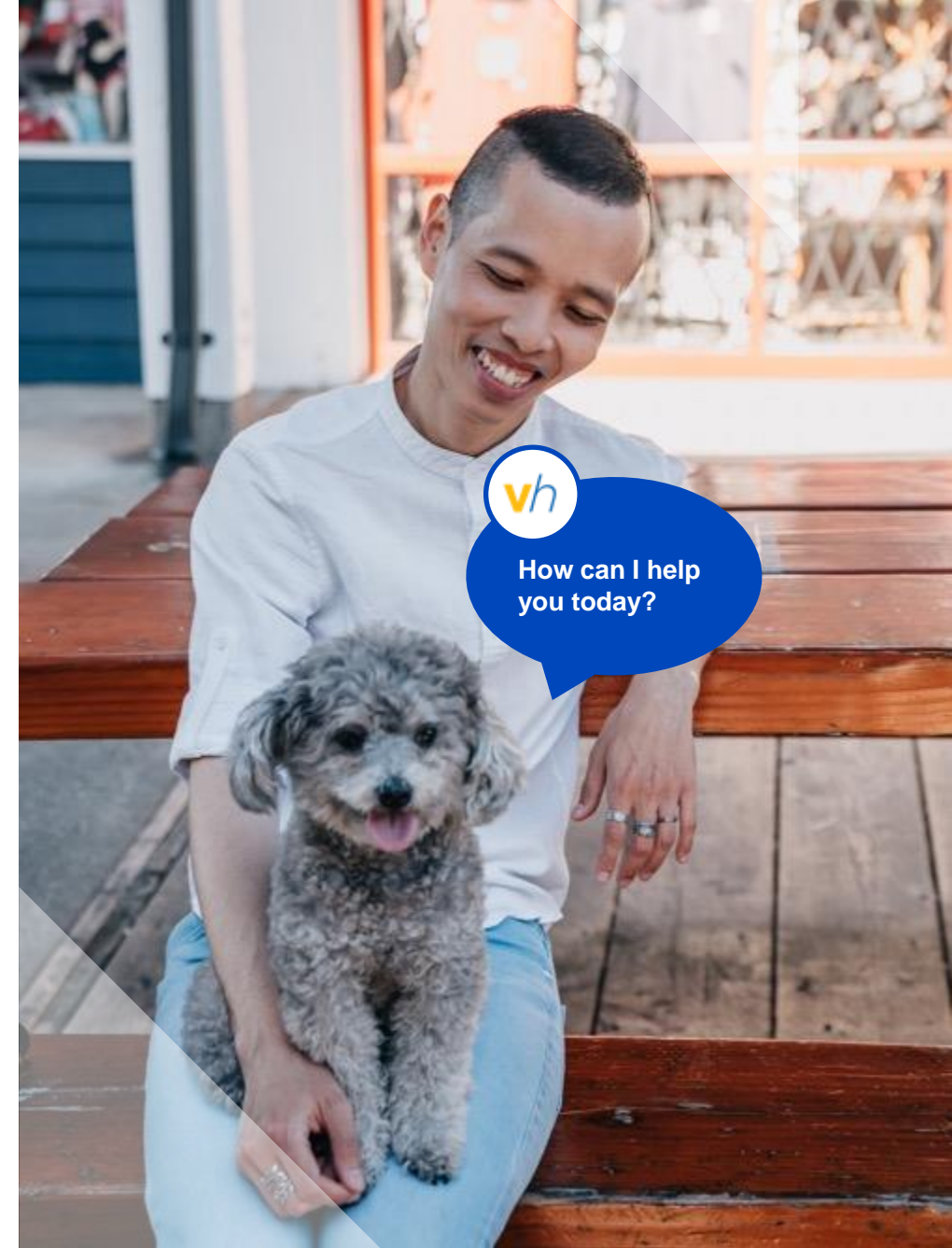
## Unlimited 24/7 access to call, email or online chat

From general questions to identifying urgent care needs, someone is always available—because early detection is crucial for preventing small problems from becoming big ones.



## Expert advice from a trained veterinary experts

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





# Nationwide members receive perks and savings access to pet toys, accessories, treats and more

## Digital perks



### Digital cards

Cards for pet birthdays and other life events



### Seasonal Infographics

Pet facts and tips in fun formats



### The Companion

Online magazine with pet tips, articles and more

## Discounted products available through affiliate partners

### KitNipBox

KitNipBox is the #1 subscription box for cats. Every month, you'll receive a curated box full of unique toys, tasty treats, and other fun accessories!

Nationwide members save 17% off their first box with code **NATIONWIDE**. Sign up at [kitnipbox.com/subscribe](https://kitnipbox.com/subscribe).



### PupSaver

Travel safely with your favorite bark-seat driver. PupSaver rear-facing seats are designed and crash tested by a leading child safety seat engineer. This is the safest car seat for your dog, whether you're going around the corner or across the country.

Get a 25% discount on any full price PupSaver Seat with offer code **PUPNATION25** at checkout on [pupsaver.com](https://pupsaver.com).

### Smartbuckle

Keep your pet protected wherever they may wander using the power of technology. SmartBuckle helps ensure your pets get home safe by keeping your contact information updated and easy to access.

Use code **NATIONWIDE30** to get 30% off your entire cart during checkout at [smartbuckle.com](https://smartbuckle.com).



Examples and discount % shown here are subject to change

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# Do-it-yourself mobile portal makes managing your policy fast and easy (fur real!)

## Manage your policy with self-serve options:

- Edit account settings and pet information
- Find important policy details
- Upload and submit claims at **my.petinsurance.com**

## Snap. Send. Simple! Submit mobile claims:

- 1 Snap a photo using your mobile device or upload an existing document/image
- 2 Enter claim information and submit your claim at **my.petinsurance.com**
- 3 After 48 hours, begin tracking your claim\*

The screenshot shows the 'Start a New Claim' interface of the Nationwide mobile app. At the top, the Nationwide logo is visible. Below the title, there is a dropdown menu for 'Who is this Claim for?' with the placeholder 'Select Pet \*'. A section titled 'Tell us what happened:' follows, with a prompt 'Please select the reason' and a dropdown menu for 'Reason for Visit'. Below this is a text input field for 'Hospital Name \*'. The 'Invoice(s) total' section includes a note: 'You must submit itemized invoices with your claim form. Do not send estimates.' and a text input field with a dollar sign icon and the placeholder 'Enter the Total Amount \*'. The 'Upload invoice(s)\*' section has a note: 'Only .jpg, .jpeg, .png, .tif, .pdf files are allowed' and a 'Take Photo' button. At the bottom, there is an 'Uploaded Files' section and a navigation bar with icons for Home, Claims, Pets, and Account.

# Implementing Nationwide



# Payroll deduction makes paying premiums effortless

|                | Payroll Deduction                        |
|----------------|--|
| Payment        | <b>Automatic</b> deduction from paycheck |
| Enrollment     | Enter <b>work ID</b> or <b>SSN</b>       |
| Upfront Cost   | <b>None</b>                              |
| Processing Fee | <b>None</b>                              |
| Billing        | <b>Split</b> 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:

Complete the group application: mark eligible employees, and employee IDs, and pay frequency

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

Begin offering pet insurance: your group account coordinator manages your account and answers any questions



# Easily share insurance information with employees using Nationwide tools (print resources)



## FAQ sheets

FAQ sheets that can be customized with company URL and logo



## Customizable postcards and mailings

Postcards and mailings that can be customized with company URL and logo



## Customizable product flyers

Product flyers that can be customized with company URL and logo



## Open enrollment kit (Digital version also offered)

Benefit information for open enrollment season



# Easily share insurance information with employees using Nationwide tools (digital resources)



## Videos

Explanations for pet insurance plans and policy questions



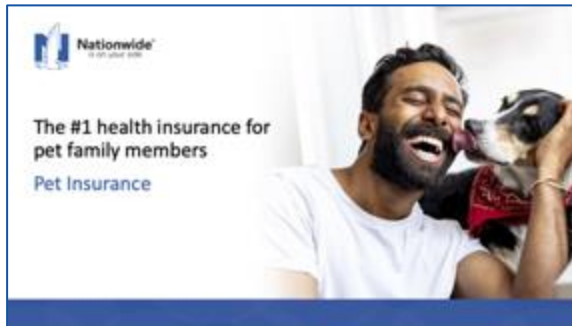
## Emails

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

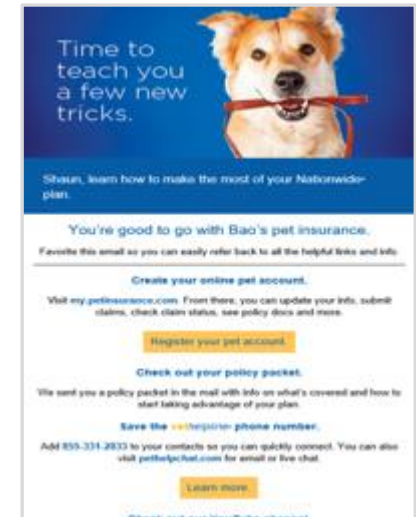
Features plan information, customer testimonials and more



## Virtual booth

interactive exhibit with literature, videos and more

# Onboarding members are supported from application to active policy



## Application received

Confirms policy purchase and reinforces that coverage has not yet begun.

Sent immediately after enrollment.

## Underwriting review

Underwriting reviews application and medical history

If more information is required to process application, an email is sent within 3 business days.

## Application approved

Confirms the application has been processed and approved.

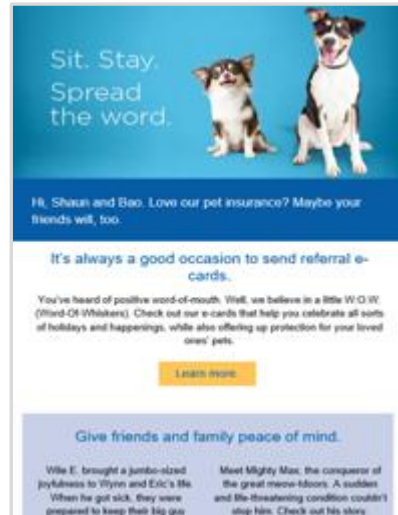
1 day after policy issuance.

## Coverage begins

Confirmation that the policy is active and can be used.

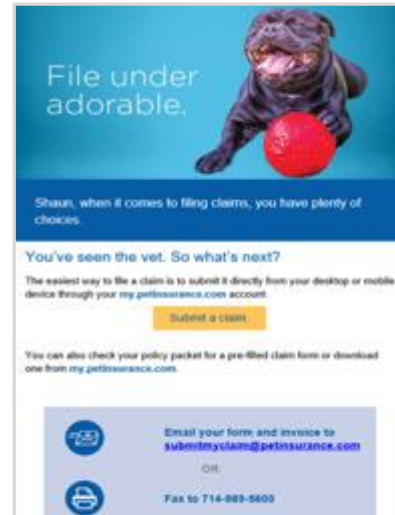
Policy effective date.

# Onboarding members are supported from application to active policy



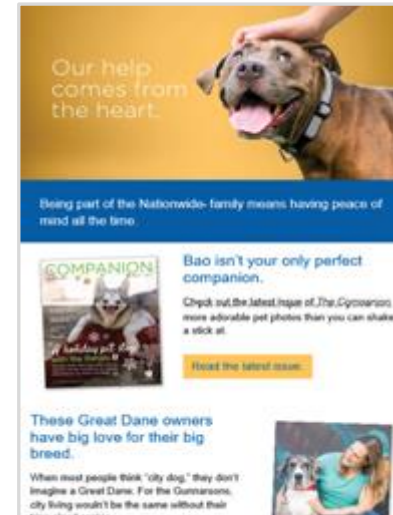
## Share re-FUR-als Share pet protection

E-cards that help celebrate events, while also offering up protection for loved ones' pets.



## Filing a claim

Educates members on how to submit a pet insurance claim.  
  
3 days after policy effective date.



## Nationwide is there for Pets

The Companion shares pet health stories, tips, and more.



## Member perks

Shares member perks like the Vet Helpline® and PetRx ExpressSM  
  
6 days after policy issuance.



# Frequently Asked Questions





# Frequently asked questions:

## Can I still use my vet?

Absolutely! You can visit any licensed veterinarian in the world—even specialists and emergency providers.

## Do claims increase my premium?

Nope! So get your pet the care they need as often as they need it—it won't affect your costs.

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

No. Once enrolled, the policy will renew automatically each year.

## What if I am no longer with my company?

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

## What are pre-existing conditions?

Pre-existing conditions mean any illness or injury that a pet had before coverage on a pet insurance policy began.

## Are pre-existing conditions covered?

Just like all 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.



# Frequently asked questions:

## How can an employee adjust their policy?

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

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

Once enrolled, policies renew automatically each year.

## Will pre-existing conditions be covered?

Unfortunately, no. Like all pet insurers, we don't cover pre-existing conditions on any of our plans.

## When is the policy renewal period?

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

## 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.





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34. ASPCA survey "The True Cost of Owning a Dog or Cat" <https://www.credit.com/personal-finance/cost-of-owning-a-dog-or-cat/>
35. "Are you prepared for a pet emergency? Most Americans are not" <https://www.cnbc.com/2018/06/14/are-you-prepared-for-a-pet-emergency-most-americans-are-not.html>

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**Thank you.**

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