



Pet insurance voluntary benefit

Your voluntary benefits package includes America's #1 pet insurance

Presentation for Employees

Sept. 1st, 2023

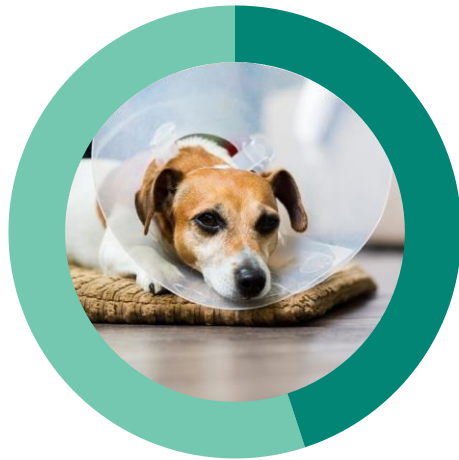


Why pet insurance?



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.



45%

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



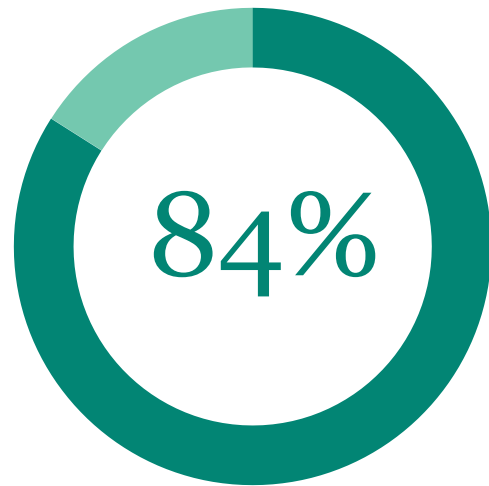
63%

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

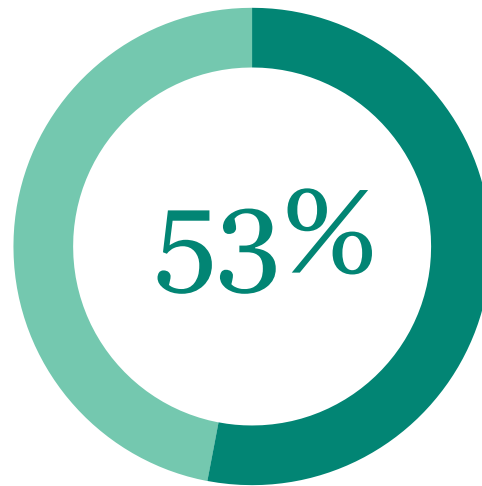


Pet insurance makes a difference in employees' lives

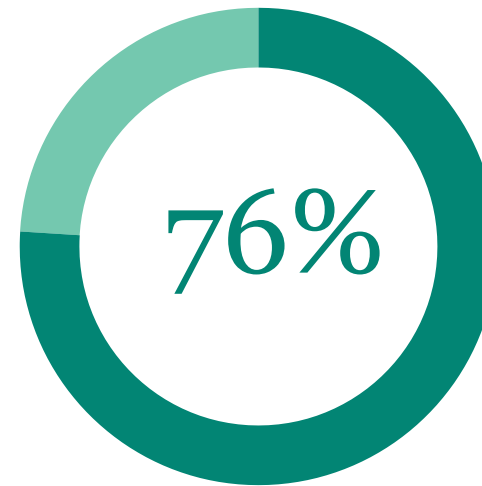
Of pet owners with pet insurance:



have coverage through their employers^{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}



**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.

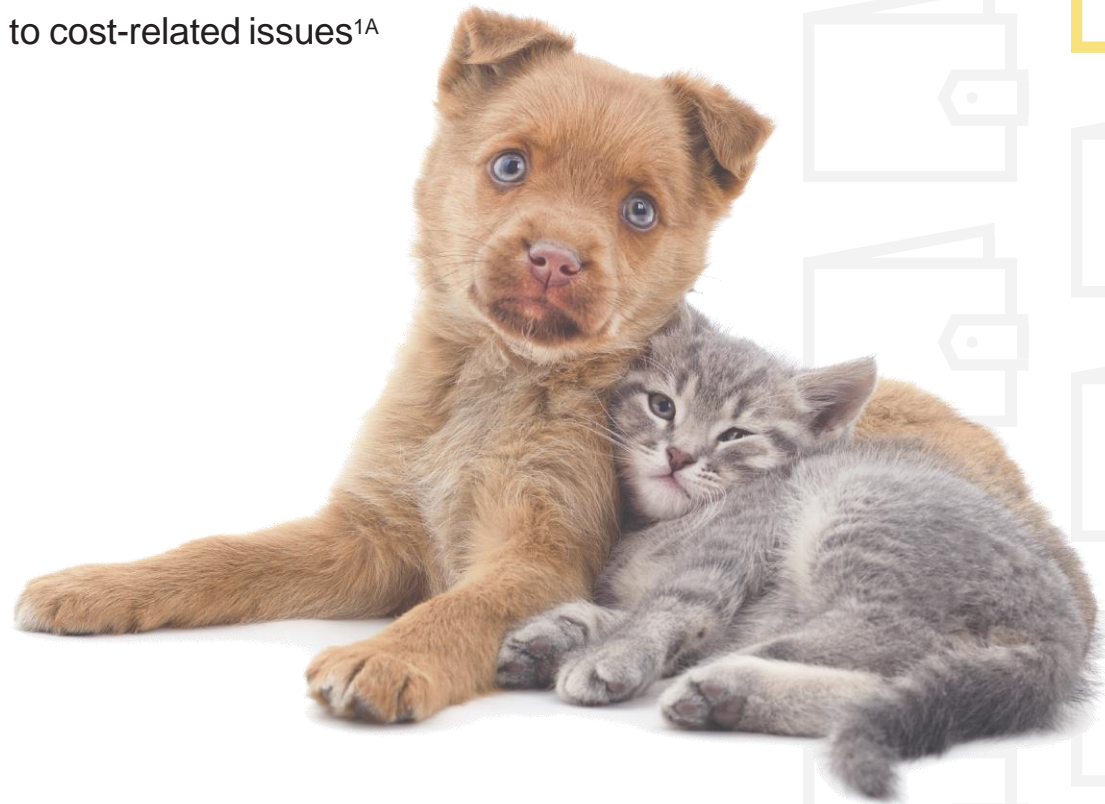
- Pet insurance product was created by veterinarians more than 40 years ago
- Three out of ten of our 700+ pet insurance associates are veterinary professionals, plus highly specialized pet actuaries on staff
- First and largest provider of pet health insurance in the U.S.
- First to offer pet insurance 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.



Pet owners 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}



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



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 employees?

- **Exclusive plan**
My Pet Protection is available only through workplace benefit programs and includes preferred pricing for employees
- **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
- **Discounts available**
Eligibility for multi-pet discounts along with vendor-offered perks
- **Use any veterinarian, 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



Enrolling is easy

- 1 Go online**
Visit <<URL>> to start a quote. Enrollment is open year-round.
- 2 Answer a few questions**
Tell us a little about your pet.
- 3 Choose your coverage**
Select a plan and add all pets you want to insure. Each pet is issued an individual policy.*
- 4 Enter payment**
Provide your <<employee ID>> for payroll deduction or enter your payment information to complete your purchase.

Enrollment available
by phone: 877-738-7874

Benefit enrollment
open year-round

Each pet issued an
individual policy

Multiple-pet
discount available

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

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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.



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

Submitting mobile claims:

Snap.
Send.
Simple.

1

Log on to my.petinsurance.com

2

Enter claim information

3

Snap a photo of paid veterinarian bill and upload



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



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.



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?

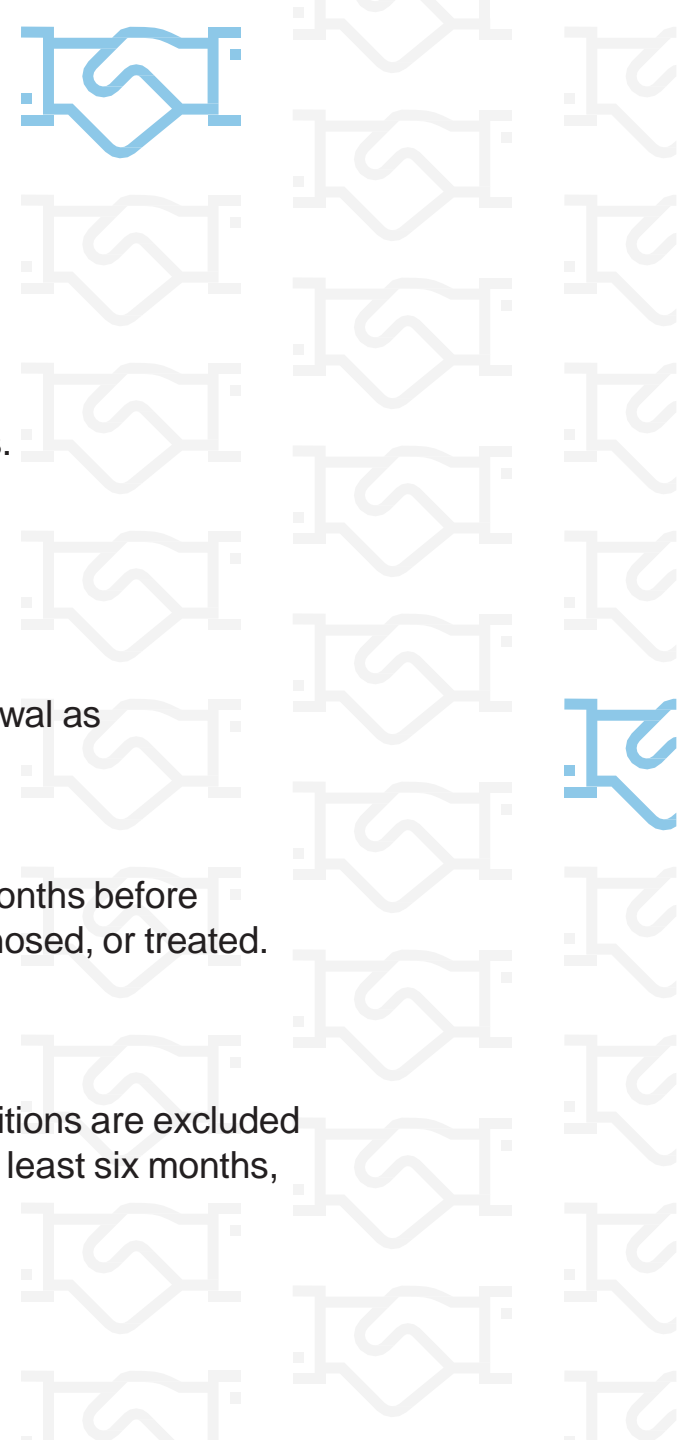
Your pet insurance policy is portable and will remain active. However, your premium may change at policy renewal as preferred pricing may no longer apply.

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.

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.



Thank you

Dax Hoff
National Account Executive

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(800) 540-2016 Member Care



Appendix



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Nationwide[®]

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

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