Pet Insurance
Voluntary Benefit
The Majority of the U.S. Owns Pets

65% of American households (or 79.7 million homes) own at least one pet.

79.7 Million Homes

65% own pets

no pets

The number of pet owners has risen at an average annual rate of 5.2% in the five years up to 2015.

*Source: 2015-2016 APPA National Pet Owners Survey
6 Reasons to Offer Pet Insurance

1. Pets are family
   2/3 of employees own a pet.
   95% of them consider their pets family members.
   Source: The Harris Poll® #41, July 16, 2015

2. It’s frequently used
   Pet insurance is one of the most practical & widely used voluntary benefits you can offer compared to other voluntary benefits like identity theft coverage.

3. Employees want it
   65% of pet-owning employees have requested pet insurance, making it one of the most in-demand voluntary benefits.
   Source: 2012 Consumer A&U

4. It fills the gap
   Round out your benefits package by offering health coverage for the entire family.

5. Financial wellness & pet health go hand in paw
   Pet insurance gives employees peace of mind knowing they’re covered when their pets get sick or injured. U.S. pet owners spent nearly $16 billion on veterinary care in 2015.
   Source: American Pet Products Association

6. Zero cost, priceless value
   Pet insurance adds tremendous value to your benefits package without adding a single cost.
Why Pet Insurance?

Pets Are Family

2/3 of employees own a pet

Most pet owners have a strong connection & care about their pet’s well-being

- 96% say their pet’s well-being is important to them
- 91% treat their pet as one of the family
- 81% consider a pet’s life as valuable as a human’s
- 80% say their pet is their best friend
- 79% consider their pet one of their children

95% of employees consider pets a part of their family

*Source: The Harris Poll® #41, July 16, 2015
*Source: Consumer Segmentation May 2012 / Top Box Scores based on a scale of 1-5 Score of 4&5 “Agree” & “Strongly Agree”
Why Pet Insurance?

Pet Insurance Rounds Out Your Benefits Package by Offering

Health Coverage for the Entire Family

Helps Fill the Gap in Coverage
Why Pet Insurance?

It Just Makes Sense.

Employees Want It
Pet insurance is in-demand, requested by 65% of pet-owning employees

It’s Frequently Used
Pet insurance is one of the most practical & widely used voluntary benefits you can offer

It Has Priceless Value
Pet insurance adds tremendous value to your benefits package without adding a single cost

65%

170 MILLION

12 MILLION

Veterinary visits per year

Identity thefts per year
Why Pet Insurance?

Pets Are Family

The vast majority of pet owners have a strong connection to their pet & a sincere concern for their well-being

- 96% say their pet’s well-being is important to them
- 91% treat their pet as one of the family
- 81% consider a pet’s life as valuable as a human’s
- 80% say their pet is their best friend
- 79% consider their pet one of their children

*Source: Consumer Segmentation May 2012 / Top Box Scores based on a scale of 1-5 Score of 4&5 “Agree” & “Strongly Agree”
Why Pet Insurance?

Pet Ownership Can Get Expensive

With veterinary care costs rising, more employees need help affording quality care for their four-legged family members.

Americans spent $15.73 billion on veterinary care in 2015.

2/3 of your employees shoulder sizeable pet care costs:

- $786
- $594

Your employees could be spending thousands, if not millions, on reimbursable pet care:

- $278,273
- $5,565,452

65% of households have at least one pet, which means...

500 employees

10,000 employees

Why Pet Insurance?

Pet Insurance = Financial Security

With the rising costs of veterinary care, more employees need help affording quality care for their canine & feline family members.

2015 U.S. Pet Industry Spending (in billions)

- Food: $23.0
- Supplies/Meds: $14.4
- Vet Care: $15.73
- Pet Purchases: $2.2
- Pet Services: $5.2

Average Annual Cost for Vet Care

- Surgical Visits: $398 (Cat), $551 (Dog)
- Routine Visits: $196 (Cat), $235 (Dog)
- Total Cost: $594 (Cat), $786 (Dog)

*Source: 2015-2016 APPA National Pet Owners Survey
Why Pet Insurance?

Pet Insurance Is Becoming One of the Fastest Growing Voluntary Benefits

Emerging Voluntary Benefits Offerings
Due to high employee demand, more & more employers are adding pet insurance to their benefit portfolio offerings.
Why Pet Insurance?

Pet Insurance Meets the **Most Important Reasons** for Offering Voluntary Benefits

- Enriching core benefit plans & total rewards packages is cited as the most important reasons for offering VBS
  - Employers are turning to VBS to personalize benefit offerings & support total rewards strategies
  - 21% of employers plan to reexamine VBS as a part of their reward package this year & 48% plan to do so in 2018
  - Over 80% of companies adopt VBS to enrich current programs

*TowersWatson-VBS-flashsurvey-Report-NA-2013*
Pet Insurance by Nationwide

The Leading Pet Insurance Provider in the U.S.

- Nation’s oldest & largest provider of pet health insurance
- Created the U.S. pet insurance industry in 1982
- Founded by vets & accepted by vets everywhere
- First to offer a corporate benefits program with group discount
- More than 1 million pets insured since 1982
- Offered by one in three Fortune 500 companies
- More policies sold than any other competitors
Pet Insurance by Nationwide

We Are the Big Dog

We are the nation’s leading pet insurance provider with more than 1 million pets insured since 1982

- Largest US market share compared to any other provider

<table>
<thead>
<tr>
<th>Nationwide 44%</th>
<th>All Other U.S. Pet Insurance Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>13% 10% 8% 6% 6% 13%</td>
</tr>
</tbody>
</table>

*Source: 2015 Avalon PHI Industry Report

- More than 500,000 policies in force
- Processing 109,000 claims per month
- Over $1.1 million paid in claims in 2015
Nationwide: The Leading Provider of Pet Insurance

#1 for a Reason

5 Star Customer Service
You’ll receive personal service from a dedicated representative & your employees have access to trained Customer Care agents recognized for their outstanding service.

No Hidden Fees
Some providers treat conditions found during a policy term as “pre-existing” & require an added premium – but not us. We provide continuous coverage for chronic/recurring conditions & premiums are never affected due to claims.

Preventive Care Benefits
Other companies make you pay out of pocket for preventative care, but our wellness plans provide coverage for exams, vaccines, flea prevention & more for an additional monthly fee.

Easy Reimbursement
Policyholders are informed upfront about their reimbursement amounts & coverage. All benefits are renewed in full each year with no lifetime limits.

All Pets Included
We offer plans for dogs, cats, birds & exotic pets, including amphibians, reptiles & more.

Nationwide: There for You
Nationwide started the pet industry nearly three decades ago & is one of the largest, most trusted insurance & financial companies in the world.
Benefits to Working with Nationwide

We Make It Easy to **Say Yes**

**Say NO to**
- costs & set up fees
- administrative hassles
- minimum participation

**Say YES to**
- **Easy** implementation
- **Automatic** payroll deductions
- **Marketing & participation support** for HR professionals
- **Personalized service** from a dedicated representative
- **Stability** with Nationwide, one of the largest & most trusted companies
Benefits to Your Employees

**All Pets Are Welcome**
We’re the only pet insurer that offers medical wellness plans for dogs, cats, birds & exotic pets

**It’s Easy to Use**
Simple claim filing, convenient 24/7 online account access & award-winning customer care

**Unbeatable Value**
We offer the highest overall payouts for the lowest average premium

**Exclusive Discounts**
Group enrollees have access to discounts & plans not available to the general public

**Use It Anywhere in the World**
Visit any veterinarian anywhere – from the pet clinic down the street to the holistic vet overseas

**Peace of Mind**
Coverage for virtually everything pet health care, all starting at less than $1 a day

**vet helpline**
Free, 24/7 access to a veterinary professional for any pet question – only from Nationwide
Additional Policyholder Benefits

More Than Just Insurance

The Companion
A quarterly newsletter focused on policyholder pet education

Member Perks
Discounts & promotions on a variety of pet products including:
- 60% off Modern Dog & Cat Magazine
- 40% off My Notification Service
- 10% off Angela Boley’s pet portraits
- Free shipping on Healthier Pet Bowl
- Book discounts & more

Pet Tags & ID Cards
For easy access to important pet insurance policy information
Employee Sign-Up

Easy Employee Enrollment

• Visit www.PetsNationwide.com & enroll easily online through your company page with your group discount included in the rates

OR

• Call 877-738-7874 & speak with a representative for easy enrollment & receive your group discount policy
Using Your Pet Insurance Policy

As Easy as 1-2-3

Our one page claim form makes filing a claim & getting reimbursed simple. Plus, you can track your claim online through the Policyholder Portal.

1. Pay Your Vet
   Pay for your pet’s treatment at the time of service

2. Send Your Claim
   Fax or mail our claim form along with your receipts

3. Get Reimbursed
   After meeting the annual deductible, you are reimbursed according to your plan’s benefit schedule
Friendly, Expert Pet Advice

• Connects pet parents to veterinarians for guidance on any pet health concern from general questions to urgent care needs

• Features:
  • Unlimited access available 24/7
  • Talk to a live veterinarian
  • Call, email, or online chat
  • Completely free ($150 value)

• Offered only by Nationwide
# How to Offer Pet Insurance

## Pet Insurance in About a Week!

Offer this easy-to-implement voluntary benefit in just 3 simple steps

### Get started

Call 877-738-7874 or visit PetsNationwide.com

### Fill out a simple one-page application form

### Check your inbox

We will send you a welcome kit & set you up with a dedicated account executive plus a landing page with a direct URL – all within two days

## COMPANY INFORMATION

<table>
<thead>
<tr>
<th>1</th>
<th>CONTACT INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Name</td>
<td></td>
</tr>
<tr>
<td>Alternate Names for Search Purposes</td>
<td></td>
</tr>
<tr>
<td>Company Website</td>
<td></td>
</tr>
<tr>
<td>Street</td>
<td>City</td>
</tr>
<tr>
<td>Total Number of Employees</td>
<td>Total Members</td>
</tr>
<tr>
<td>Human Resources Contact Name</td>
<td>Title</td>
</tr>
<tr>
<td>Phone</td>
<td>Email Address</td>
</tr>
<tr>
<td>Broker Information (if applicable)</td>
<td></td>
</tr>
<tr>
<td>Broker's Name</td>
<td>Title</td>
</tr>
<tr>
<td>Broker's Email Address</td>
<td></td>
</tr>
</tbody>
</table>

## PAYROLL IMPLEMENTATION INFORMATION

<table>
<thead>
<tr>
<th>2</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective Date</td>
<td>Open Enrollment Month</td>
</tr>
<tr>
<td>Employee is eligible</td>
<td>Full-time</td>
</tr>
<tr>
<td>Who would be eligible</td>
<td></td>
</tr>
<tr>
<td>Monthly Contact Name</td>
<td></td>
</tr>
<tr>
<td>Phone</td>
<td>Email Address</td>
</tr>
</tbody>
</table>

©2016 Nationwide. Protected by U.S. Patent 9,503,566 & other pending & issued patents. All rights reserved.
Getting Started with Nationwide

Clients Will Receive:

- **Welcome Kit** to help employees become acquainted with Nationwide pet insurance
- **Custom URL & Landing Page** to make it easy for employees to enroll
- **Participation Campaigns** with materials to increase employee engagement
- **Dedicated Representative & team**
- **Open Enrollment Kits & support at benefit fairs**
- **Partnership** with America’s most trusted pet insurance provider
Getting Started with Nationwide

Clients Will Receive:

- **Welcome Kit** to help employees become acquainted with Nationwide pet insurance
- **Open Enrollment Kit** & support at open enrollment events
- **Custom URL & Landing Page** to make it easy for employees to enroll
- **Participation Campaigns** with materials to increase employee engagement
- **Dedicated Representative** & team
- **Partnership** with America’s most trusted pet insurance provider
Promoting Pet Insurance to Employees

Spread the Word About Pet Insurance
Delivered to your company’s preferred employee communication methods

Printed Material
- Brochures & fliers to help employees choose the best plan

Electronic Communication
- Emails, banner ads, benefit verbiage & more

Wellness Campaigns
- Keep employees & their pets healthier & happier

Infographics
- Fun ways to learn about common pet health concerns
Digital Media Kit

www.PetInsuranceMediaKit.com
It’s easier than ever to communicate to employees about pet insurance benefits!

- Online library with tons of free resources to get the word out to employees about their pet insurance voluntary benefits

- Downloadable content:
  - Educational materials
  - Social media content
  - Brochures & fliers
  - Pet videos & more
Open Enrollment Kit

Open Enrollment Materials
Open enrollment kits & webinars available all year

- Vet Helpline magnets
- Employee flyers
- Pens & promotional items
- Table signs & table cloth
How Nationwide Compares to the Competition

Nationwide vs. the Rest
See why Nationwide is the best choice in coverage, reimbursement & service

- When evaluating pet insurance companies, be sure to choose the one with the best coverage, reimbursement & service

  - Competitive Comparison
    High level comparison between the top pet insurance providers
  - Online Comparison
    Online tool to compare different pet insurance offerings
  - Competitive 1-Sheets
    One-on-one comparisons between Nationwide & other pet insurance providers

See why Nationwide® is the best choice.
The following chart is a high level comparison between plans:

<table>
<thead>
<tr>
<th>Criteria</th>
<th>ASPCA</th>
<th>Trupanion</th>
<th>PetPlan</th>
<th>Nationwide</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Plan</td>
<td>Pet insurance product</td>
<td>Pet insurance product</td>
<td>Pet insurance product</td>
<td>Pet insurance product</td>
</tr>
<tr>
<td>Additional Benefits</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Deductibles</td>
<td>Annual $600, $1,200, $2,400</td>
<td>Per condition $500 in $5,000</td>
<td>Per incident $500, $1,000</td>
<td>Annual $500, $1,200, $2,400</td>
</tr>
<tr>
<td>Copay</td>
<td>20%, 30%, or 60%</td>
<td>Varies</td>
<td>Varies</td>
<td>Varies</td>
</tr>
<tr>
<td>Annual Maximums</td>
<td>$1,000/$1,000/$1,000</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

Why choose pet insurance from Nationwide? our Trupanion

April 21, 2016
Proprietary and Confidential. ©2015 Nationwide. All rights reserved.
Available Plans

Choose a Pet Plan to Fit Your Needs

**wellness plus™**
Extra coverage for shots, flea control & more
- No deductible
- Wellness exams
- Vaccinations
- Flea/heartworm
- Nail trim
- Use any vet

$500 maximum annual benefit

starting at
$10/paycheck*
$21/month
5% discount included

**major medical™**
Set benefits for accidents, illnesses & hereditary conditions
- $250 annual deductible
- Accidents & injuries
- Illnesses
- Cancer
- X-rays
- Surgeries
- Use any vet
- Hereditary coverage

starting at
$13/paycheck*
$29/month
5% discount included

starting at
$22/paycheck*
$47/month
5% discount included

Bundle both plans for more coverage and more savings.

All policies include 24/7 access to the exclusive vet helpline™
How Pet Insurance Policies Work

Real Client Examples

1. Visit any vet and pay at checkout.
2. Send us your claim.
3. We’ll send you a check.

These real members got real cash back.

Those weren’t biscuits that Biscuit ate
When Biscuit stopped eating and started acting funny, Joe made an appointment to see the veterinarian. X-rays revealed the culprit: A handful of pebbles in Biscuit’s stomach.
Fortunately, she’s protected by the VPI Major Medical Plan and made a full recovery after surgery to remove the rocks. Here’s how we reimbursed Joe’s claim.

Murray wasn’t meowing—he was me-owwww-ing
Rachel took Murray to the animal hospital when she noticed he was having trouble in the litter box. After running some tests, the vet diagnosed a urinary tract infection plus a urinary blockage.
Murray’s VPI Major Medical Plan covered his treatment and he’s back to being himself again. Here’s how we reimbursed Rachel’s claim.

Duke got a clean bill of health
Wanting to get her new puppy, Duke, up to date with all his shots, Anne took him to the vet for his first wellness visit.
Duke is covered with VPI Pet Wellness Plus, so he’s already off to a healthy start. Here’s how we reimbursed Anne’s claim.

![Chart showing reimbursement examples](chart.png)
FAQs (& Answers)

Can I Still Use My Vet?
Absolutely. You can visit any licensed veterinarian anywhere in the world – even specialists & emergency providers.

What Do Your Plans Cover?
Our plans provide nose-to-tail coverage for a wide range of accidents, injuries & illnesses – even hereditary conditions. Add routine care coverage to any plan, plus new chronic & recurring conditions are covered at no additional cost.

What Is Not Covered?
Unfortunately, there are some things we can't cover, such as elective procedures, congenital conditions, pet food, grooming, behavioral problems & pre-existing conditions.

Does Filing Claims Increase My Premium?
No. So get your pet the care he needs as often as he needs – it won't affect your costs.

What Is a Benefit Schedule?
Each plan has a benefit schedule that shows exactly what's covered with no guesswork involved. When you submit a claim, we reimburse you according to your plan’s benefit allowance once you’ve met your deductible & all benefit allowances renew in full each year!

Will Coverage Drop Due to Age?
Never! As long as your pet is enrolled in a policy before age 10 & you don’t let it lapse or expire, we promise not to drop your pet. After all, we’re pet lovers too!

Does It Work Like an HMO?
Nope. We leave all medical decisions solely up to you & your veterinarian. Simply pay at the time of service & submit the invoice for reimbursement.

Can I Cancel Before Term End?
Yes. Just let us know in writing & we will cancel your policy at any time & refund your unused premium.
Thank You!

Act Now! Call 855-874-4944