



**Nationwide®**  
is on your side

The #1 health insurance for  
pet family members

## Pet Insurance

Voluntary benefit offering



# Pet Economics

For owners and employers



# 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>

**67%**

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>

6

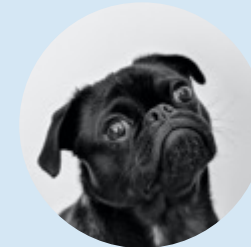


95% of pet owners say their pet is part of the family<sup>4</sup>



**94.2M**

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



**89.7M**

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

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

The cost of pet ownership is rising<sup>2</sup>



70%

increase in pet care costs over the last decade



\$30.1B

spent on veterinary care and product sales in 2020



MORE THAN  
\$11K

spent by average pet owner to save their pet's life

Pet insurance offers peace of mind<sup>2</sup>



78%

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



33%

of Americans can't cover an unexpected medical bill over \$1000



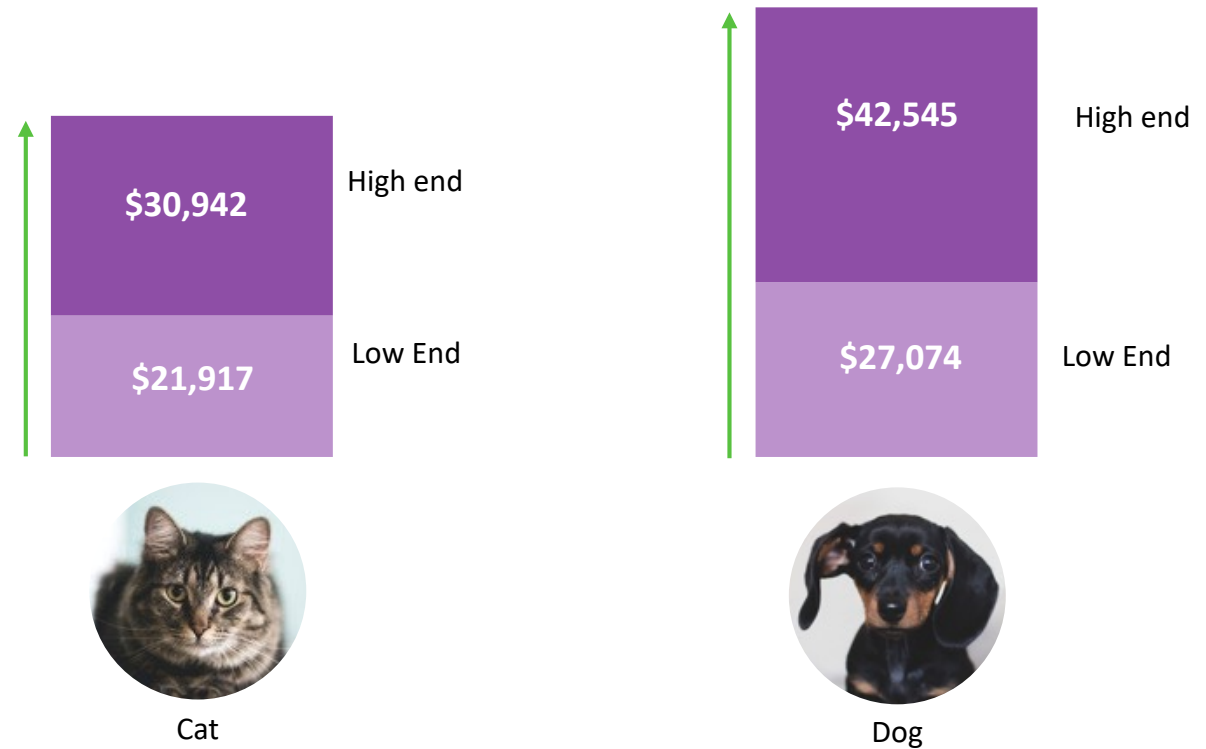
56%

of employees are stressed about their financial situation

The cost of pet ownership is increasing significantly

98% of pet owners underestimate the lifetime cost of a pet<sup>2</sup>

## Average cost of owning a pet over its lifetime<sup>8</sup>



Owners will likely incur at least one \$2,000 - \$5,000 bill for emergency care at some point during pet's lifetime<sup>9</sup>



# Pets and the Pandemic



# In a pandemic world, pets are a bigger part of the family than ever before

Ten years ago,

**71 million**

U.S. homes had a pet<sup>2</sup>

Today, it's almost

**85 million**

During the pandemic,

**1 in 3**

pet parents welcomed a new pet into their household<sup>11</sup>



Owners say pets make their life better through:<sup>11</sup>



**86%**

Companionship



**78%**

Less stress or anxiety



**75%**

Less monotony or boredom



**69%**

Sense of hope





# Pets have become a big part of working life

Workers report that the most important benefits of working at home include:<sup>11</sup>

50%

More time with pets

48%

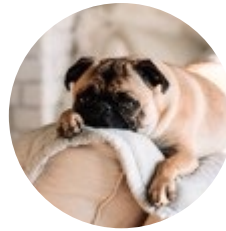
More casual dress

47%

No commuting costs

36%

More time with family



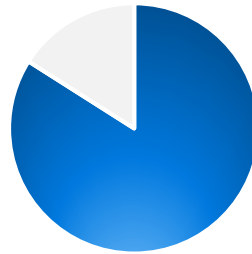
3 out of 4 working pet parents are concerned about leaving their pets at home when they return to the workplace<sup>11</sup>



# More time at home with pets means a stronger focus on **pet health**

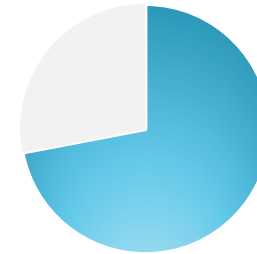


Owners report more consideration of their pets' health:<sup>12</sup>



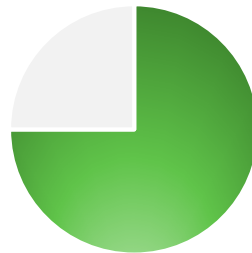
**84%**

of pet owners feel more  
attuned to their pet's  
health



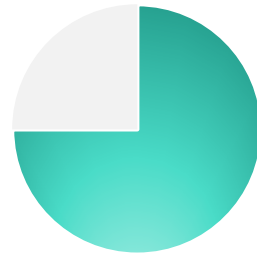
**72%**

said they're taking better  
care of their pet than ever  
before



**75%**

said they will be taking their  
pet for a proper vet check-up  
as soon as they're able



MORE THAN

**75%**

of respondents agree that  
they want to reward their  
pet with quality care for  
being there for them

# COVID-19 challenges put pet ownership and pet care at risk



Almost 2/3 of pet parents say they are concerned about their financial ability to care for their pet<sup>11</sup>

Owners say the pandemic is making pet parenting harder due to:<sup>11</sup>



**29%**

Lack of access to vets,  
groomers, walkers



**28%**

Difficulty paying for pet  
expenses

Owners say these pet resources would help them keep their furry family member:<sup>11</sup>



**32%**

Short-term  
financial help



**30%**

More access to pet services  
like veterinary care

# The 'Pet Effect'

On owners





# Pets improve owners' mental and physical health



Alleviate stress



Fight depression



Alleviate social isolation and loneliness



Improve physical fitness and activity



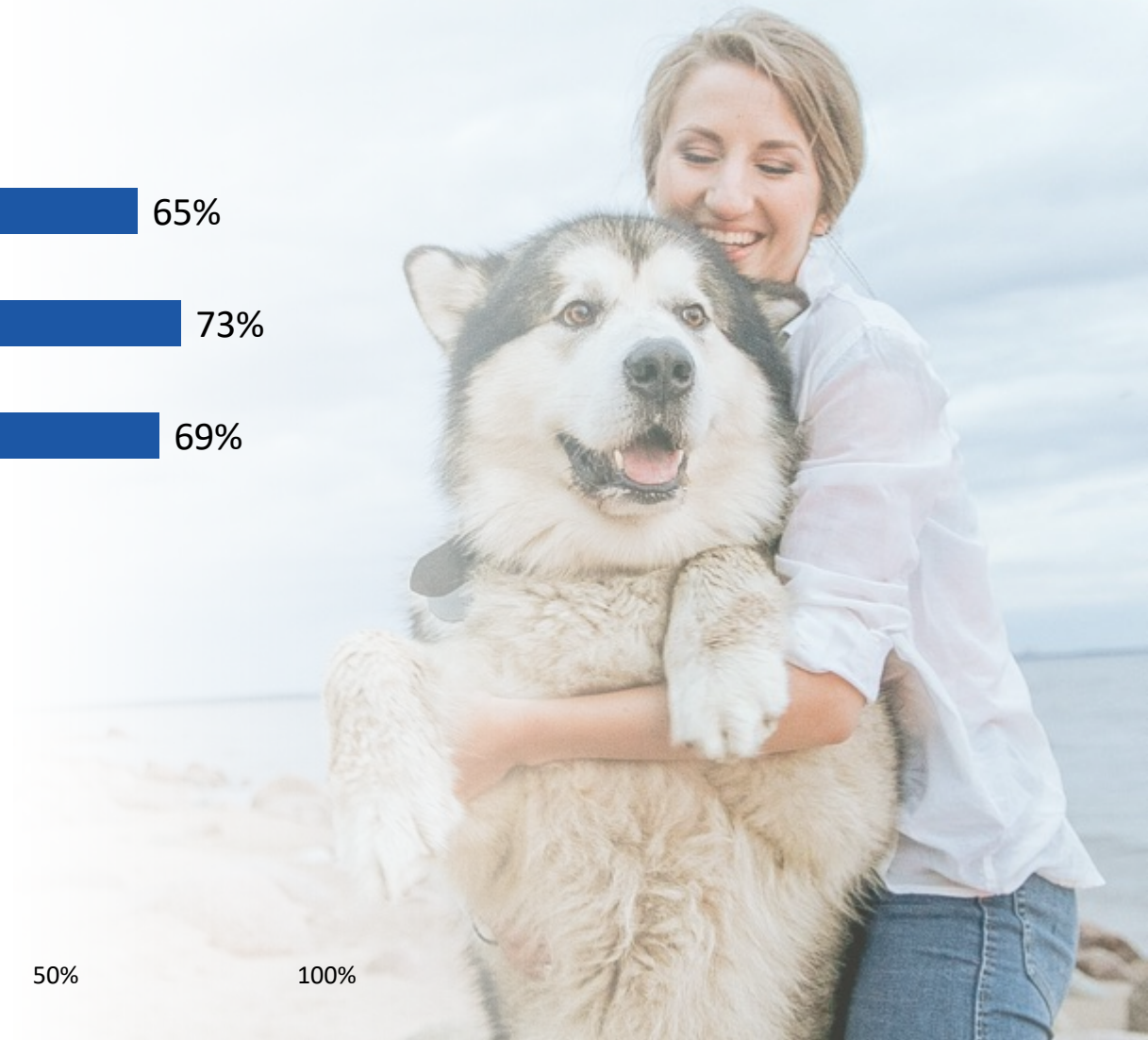
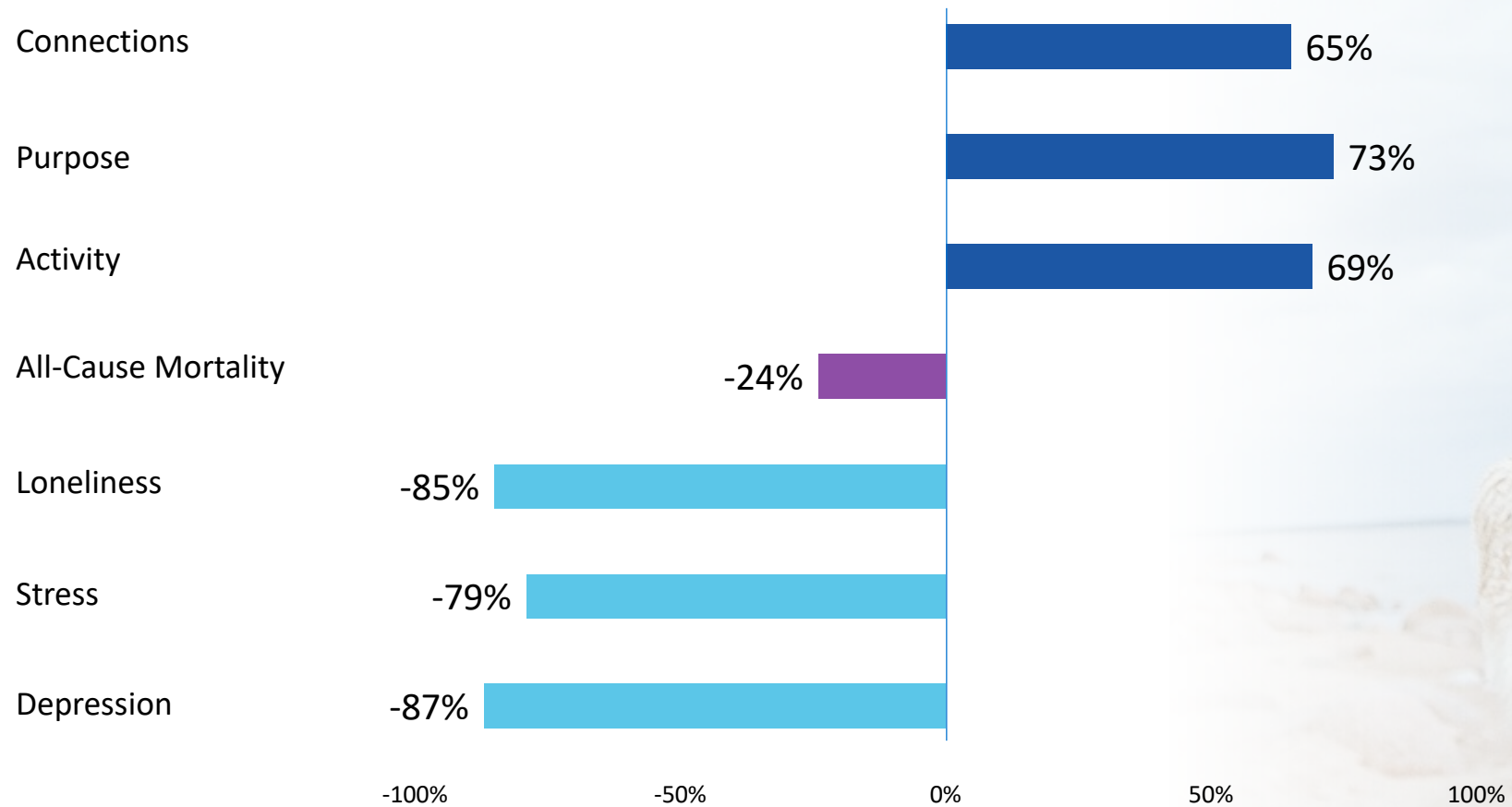
Aid healing and resiliency



# The benefits of pet ownership lead to a healthier and happier life



Value of owning a pet<sup>13</sup>





# The 'Pet Effect' and its positive impact on physical and mental health

There's science to back up the 'pet effect,' as owners report less stress, higher fitness levels, and a boost in overall happiness.



## PHYSICAL HEALTH

Dog owners have a

**36%**

chance of living longer than those who don't have a dog<sup>14</sup>

Dog owners are

**54%**

more likely to meet the recommended levels of physical activity than those don't have a dog<sup>15</sup>

Dog owners are

**31%**

less likely to die from a heart attack or stroke than non-dog owners<sup>15</sup>

## MENTAL HEALTH



Studies show that the mere act of petting a dog decreases blood pressure<sup>15</sup>

**74%**

of pet owners reported mental health improvements from being a pet parent<sup>4</sup>



Pet ownership may instill a sense of self worth, act as a buffer against loneliness, and relieve stress<sup>4</sup>



# Pet owners' healthy lifestyles significantly reduce medical expenses



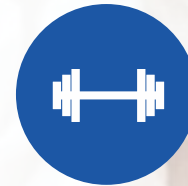
**\$11.37 billion**

Medical cost savings in the U.S.  
from simply owning a pet<sup>16</sup>



**\$418 million**

Obesity cost savings alone—from dog  
owners that walk their dog 5+ times per  
week<sup>16</sup>



**14 pounds**

Average amount an older adult lost after one  
year in the “Walk a Hound, Lose a Pound”  
program<sup>17</sup>



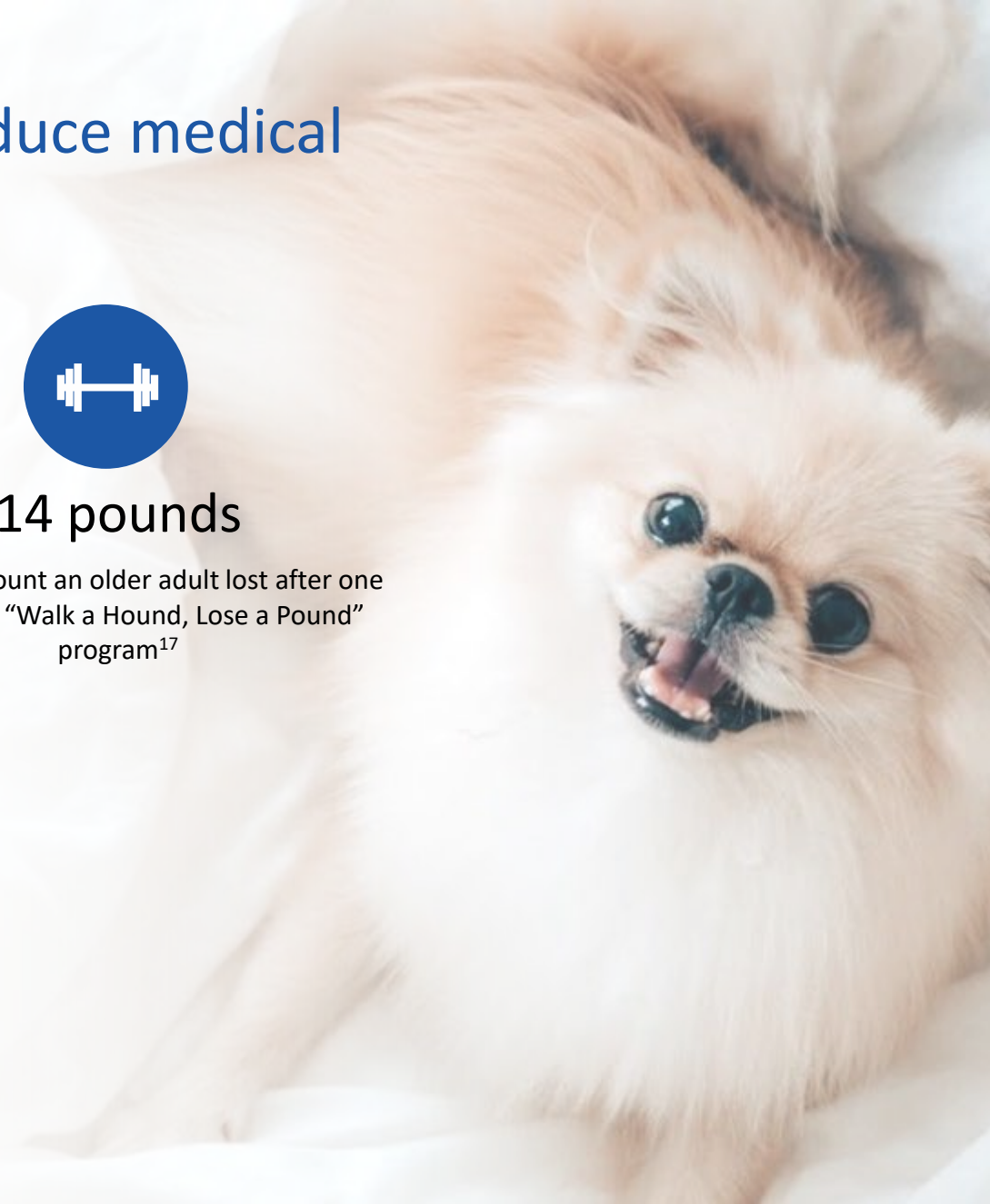
**74%**

Percentage of doctors that would  
prescribe a pet to improve overall  
health<sup>4</sup>



**97%**

Improvement in mental health attributed  
to pet interactions<sup>4</sup>



# Pet Insurance 101



## 6 Is pet insurance worth it?

Yes, especially when you need it most.

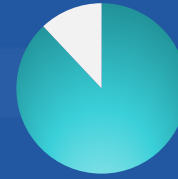


1/5 of American pet owners report going into over

**\$1,500**

in debt due to pet care costs, causing delays in getting married, having children, or paying other bills.

With insurance, an \$8,000 vet bill for your dog's cancer treatment doesn't have to put the rest of your life on hold.<sup>18</sup>



88%

of Americans with a pet insurance policy think pet insurance is worth the cost<sup>18</sup>



56%

of Americans that do not have pet insurance were not aware of it<sup>18</sup>



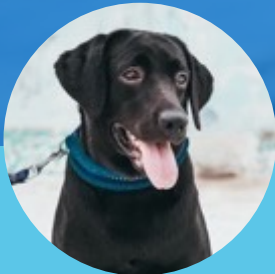
77%

of Americans with pet insurance say it has come in handy for emergency expenses<sup>18</sup>





# Pet insurance paid off for Max, a 6-year-old Labrador retriever



Max’s veterinary visits over one year:<sup>19</sup>



His total  
12-month  
premium  
  
\$ 546.12

February	July	November
<b>Tooth extraction (non-wellness)</b>	<b>ACL rupture</b>	<b>Foreign body ingestion</b>
\$772 veterinary bill	\$4,964 veterinary bill	<b>\$2,826</b> veterinary bill
-\$250 annual deductible	-\$0 deductible (met on previous claim)	-\$0 deductible (met on previous claim)
x90% reimbursement	x90% reimbursement	x90% reimbursement
<b>\$469.80</b> reimbursement total	<b>\$4,467.60</b> reimbursement total	<b>\$2,543.40</b> reimbursement total

Total Savings

\$7,480.80    - \$546.12  
reimbursement    annual premium

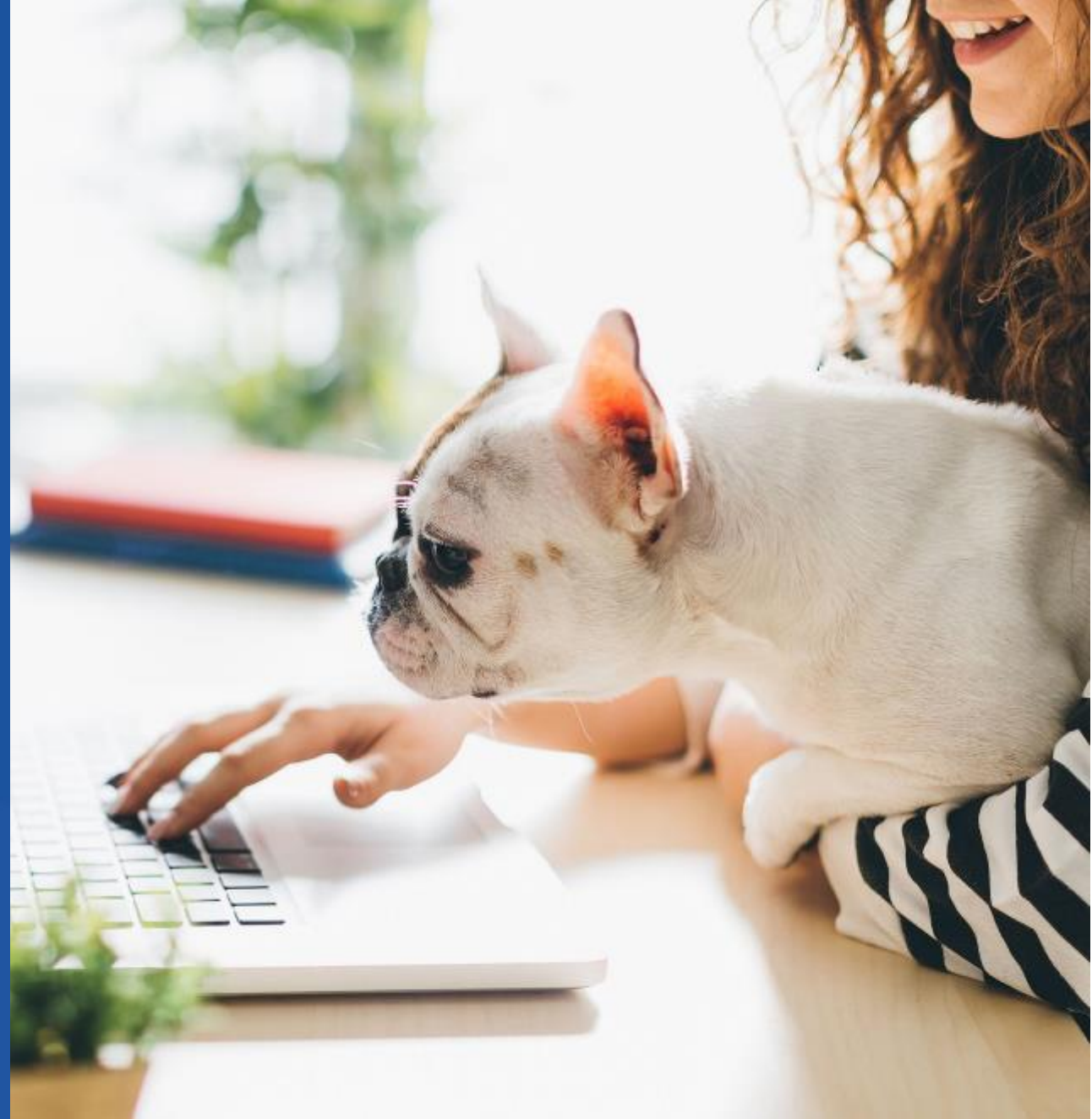
.....

**\$6,937.68**  
SAVINGS

Max’s story is used for illustrative purposes and based off of actual pet insurance claims from Nationwide members.

# My Pet Protection<sup>®</sup> Plans

Everything you need to know



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



## 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 wellness options available: spay/neuter, dental cleaning, exams, vaccinations, and more



## Benefits

- Cash back on eligible vet bills after \$250 annual deductible is met
- Choice of reimbursement: 50%, 70% and 90% options
- \$7,500 benefit which renews each year in full



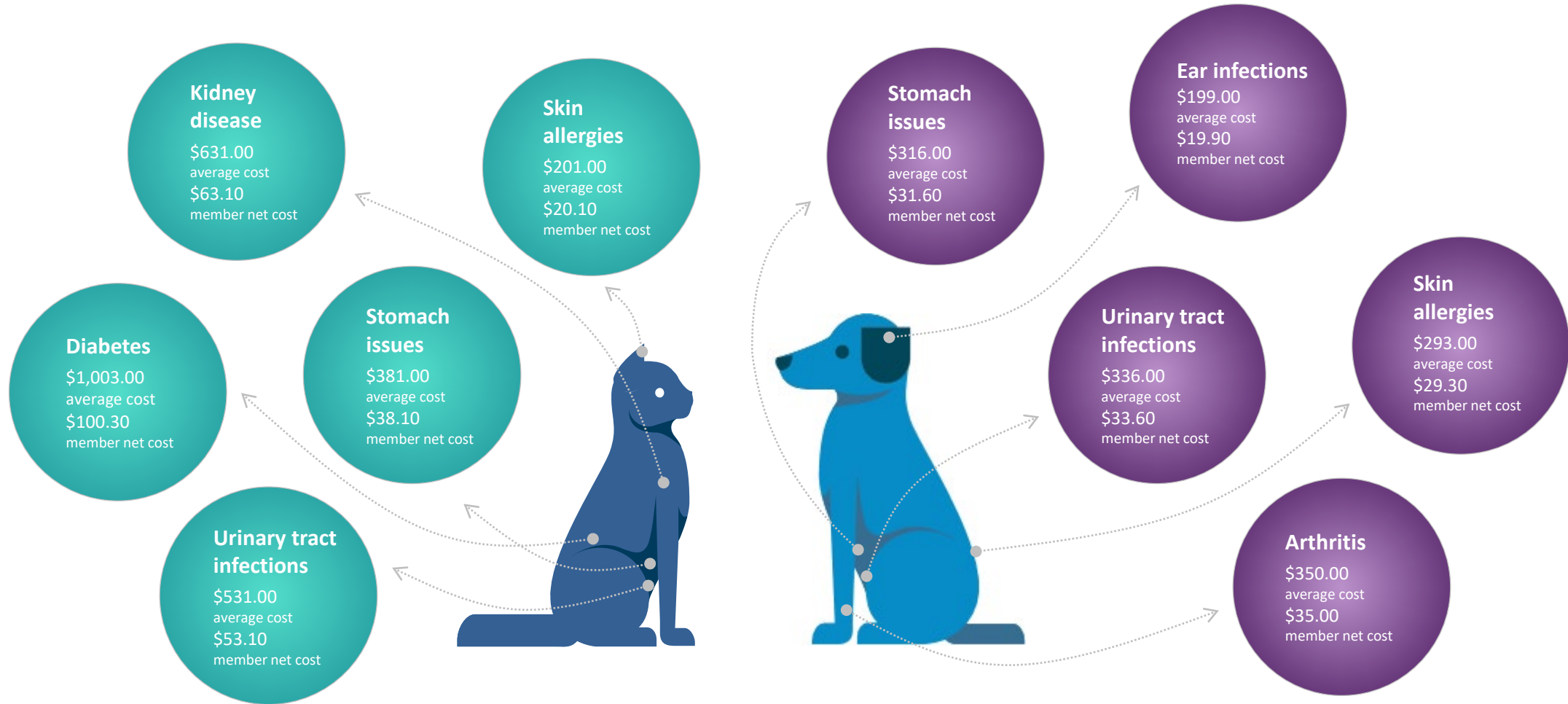
## What's not covered?

Pre-existing conditions, boarding, and grooming

Some policy exclusions may apply. Wellness, routine and preventive care covered with My Pet Protection with Wellness® policy. Discount on base plans only and may vary by state.



# My Pet Protection plans offer up to 90% reimbursement on eligible vet expenses

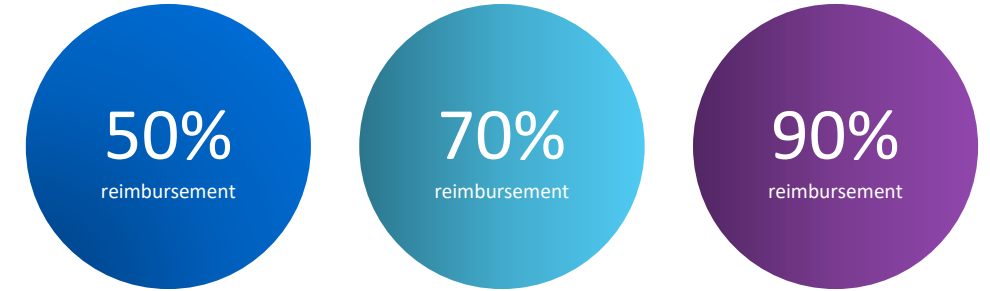


Examples based on actual pet insurance claims from Nationwide members. Claims were reimbursed according to the plan in which the member was enrolled at the time. Amounts shown here reflect how reimbursement would be calculated with the My Pet Protection plans with a 90% reimbursement and a \$250 annual 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.

# Choose your My Pet Protection plan and level of reimbursement

	My Pet Protection with Wellness	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	•	•
Wellness exams	•	
Vaccinations	•	
Spay/neuter	•	
Flea and tick prevention	•	
Heartworm testing and prevention	•	
Routine blood tests	•	

## Choose from three levels of coverage



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 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 is the only insurer to cover avian and exotic pets

## Plan details

One low annual deductible, not per incident

Choose **50%, 70% or 90% reimbursement** on eligible veterinary expenses

## Coverage highlights

Veterinary exams, including specialty and emergency visits

Prescribed holistic and alternative care

Hospitalizations and surgeries

Illnesses and disease caused by external and internal parasites

Injuries and illnesses, including cancer and hereditary/congenital conditions

Preventive care, such as vaccinations/titers and wellness bloodwork

Diagnostic testing, including radiographs, MRIs, CT scans and ultrasounds

No waiting period for hereditary and congenital conditions

Policy enrollment through Nationwide call center at 877-738-7874



## Covers:

Amphibians  
Birds  
Chameleons  
Chinchillas  
Ferrets

Geckos  
Gerbils  
Guinea pigs  
Hamsters  
Iguanas  
Lizards

Mice  
Rats  
Rabbits  
Snakes  
Tortoises  
Turtles



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



Available to all members (\$150 value)

**vet**helpline 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.



Expert advice from a trained veterinary professional

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

## Just a few...

of the discounted products available through affiliate partners



### SmartBuckle

Keep your pet protected wherever it 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** at [smartbuckle.com](https://smartbuckle.com) to get **30% off** your entire cart during checkout.

**30%  
OFF**



### 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).

**25%  
OFF**



### Modern Dog magazine

Relevant reads for the top dog in your life. Modern Dog has all of the behavior advice you need, plus fun DIY projects and recipes, the best dog products, heartwarming stories, and so much more.

Get one year of Modern Dog magazine for just \$10. Order online at [moderndogmagazine.com/nationwide](https://moderndogmagazine.com/nationwide) or call **1-800-417-6289** and mention **Nationwide** to receive this special price on your subscription or renewal!

**64%  
OFF**



### Dog Threads

Matching outfits for you + your pup. Every purchase helps a dog find their forever home. As seen on Shark Tank!

Visit [shopdogthreads.com](https://shopdogthreads.com) and use code **NATIONWIDE10** for **10% off** your order.

**10%  
OFF**



### 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!

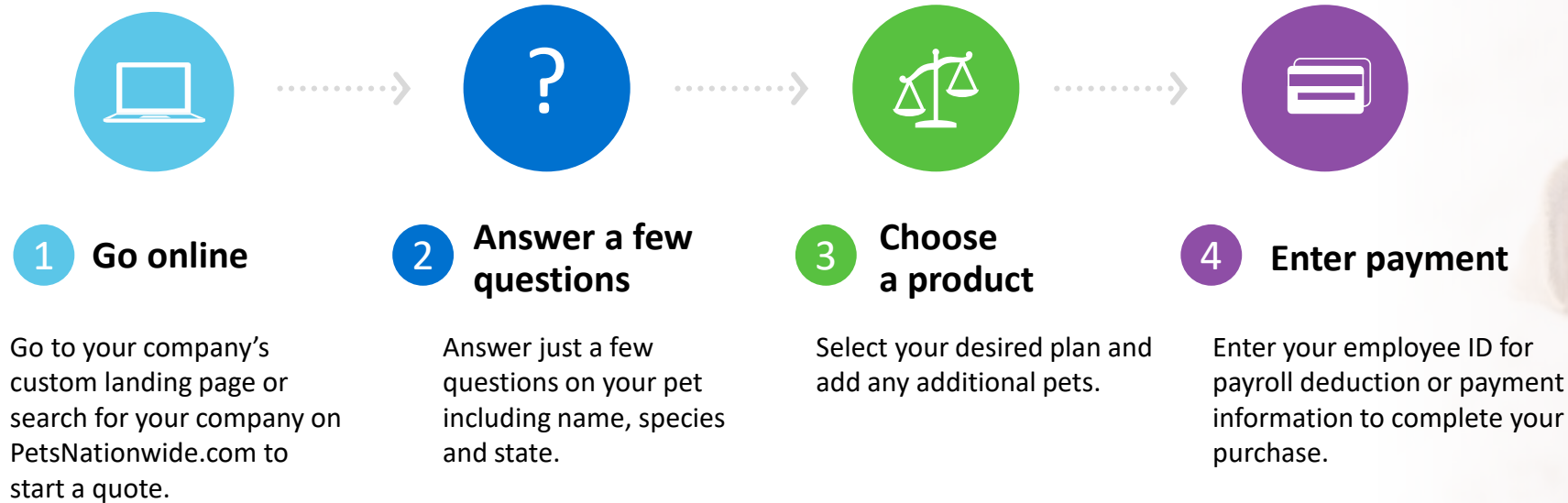
Nationwide members save **17% off** their first box with code **NATIONWIDE**. Sign up at [kitnipbox.com/subscribe](https://kitnipbox.com/subscribe).


**17%  
OFF**


Examples and discount % shown here are subject to change


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# Enroll in pet insurance in just four steps



 Enrollment available by phone at 877-738-7874

 Benefit enrollment open year-round

 Each pet issued an individual policy

 Multiple-pet discount available



# Access Nationwide policy benefits in just three steps

1

## Pay your vet

Pay for your pet's treatment at the time of service

2

## Submit your claim

Send your vet bill and claim form via email or online submission

3

## Get reimbursed

Reimbursements for eligible fees via direct deposit or check

### Additional member resources



Member Care: 800-540-2016  
Mon-Fri 5 am–7pm PT &  
Sat 7am–3:30pm PT



Pet Account Access Page: Get forms, claim status and view claim history at [my.petinsurance.com](https://my.petinsurance.com)

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

## Manage your policy with self-serve options:

- Adjust payment settings from payroll to direct bill (if employer offers a non-payroll billing option)
- 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\*

A screenshot of the Nationwide mobile app interface. At the top, it says "File a new claim". Below that, it asks "Who is this claim for?" and shows "Fluffy" with a checkmark and "Archie Von Snuffington" below it. Then it asks "Tell us what happened" and has a field for "Please enter your hospital name" with "Nice Guys Clinic" selected. It also has fields for "Treatment Date(s) - FROM:" (01/20/2017) and "TO:" (03/20/2017). Below that, it asks "Reason for visit; tap all that apply" and shows "Wellness" and "Injury or illness" buttons. Then it asks "What injury or illness did your veterinarian diagnose?" with a text field. It also shows "Invoice(s) total" and "Upload invoice(s)". At the bottom, it says "Choose an option:" and shows three icons: "Take a photo", "Use existing", and "Upload pdf". There is also a checkbox for "I accept the Terms and Conditions" and a "Submit claim" button. The bottom navigation bar has icons for Home, Claims, Pets, and Account.

\*Claim status is available after 48 hours of submission. Please allow up to 72 hours for mailed/faxed claims.

# Partnering with Nationwide





# Nationwide® Pet Rx Express<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



## How it works

Using Nationwide Pet Rx Express is simple and convenient.

1

Nationwide pet insurance members can sign up at **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.\*

\*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.

# The Nationwide claims team is dedicated to providing the best member experience

Pet Claims Dept  
processes about  
220,000 claims per  
month, with

**2.64M**

processed in 2020

The majority  
of claims are  
processed in under

**10**

days

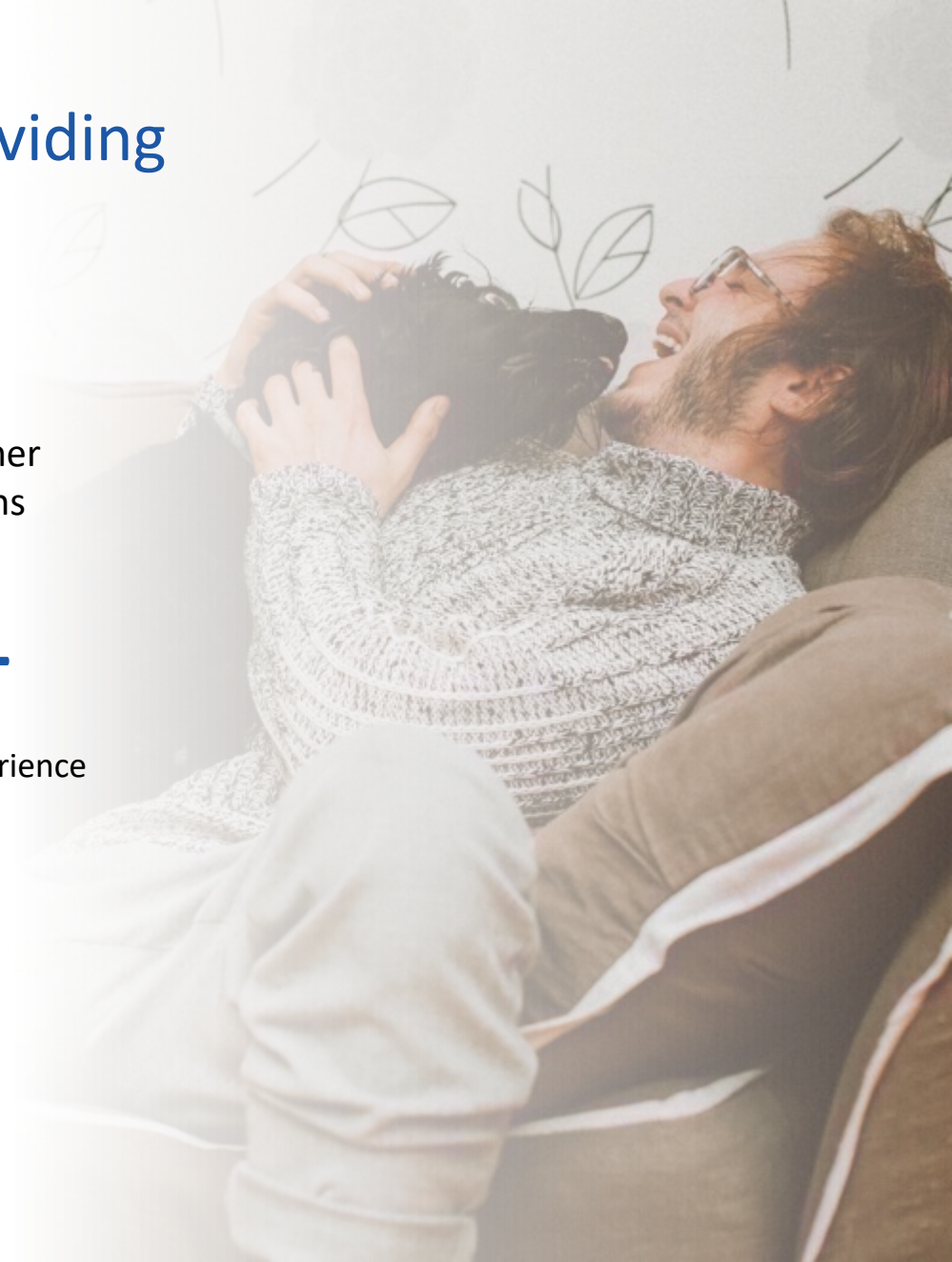
Staff includes a  
veterinarian and former  
veterinary technicians  
with

**1,500+**

combined years of vet experience



Staff services multiple time zones for continuous service





# The “My Pet Insider” is an e-newsletter that delivers essential pet owner information to employees

The quarterly email covers:

 Wellness news

 Pet parent tips

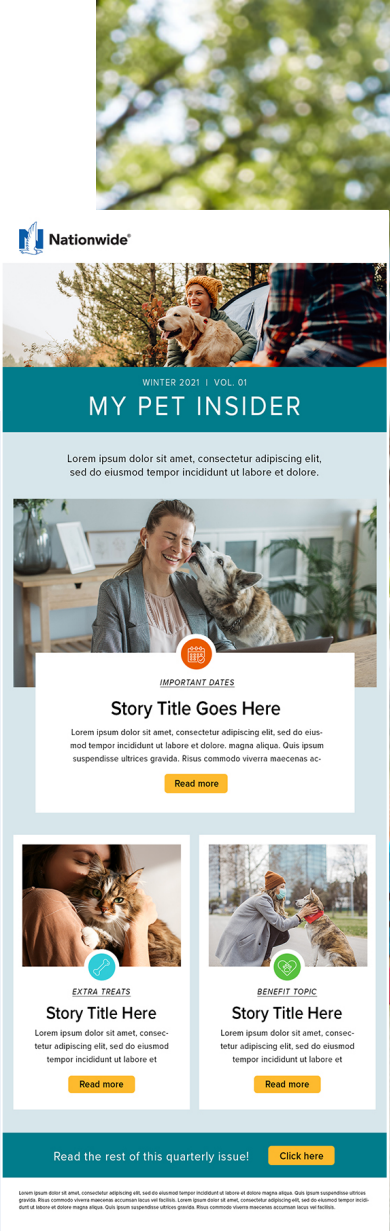
 Videos and infographics

 Real-life claims

 Pet holidays

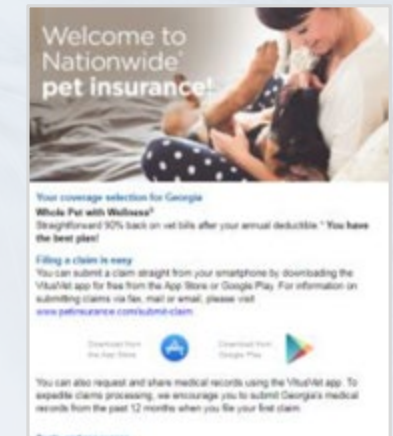
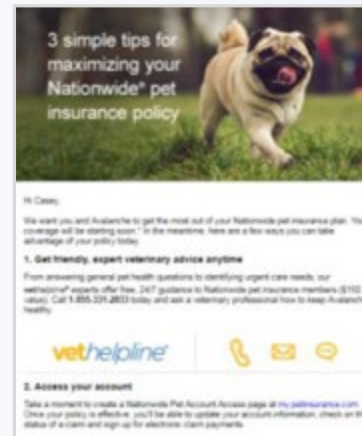
Sign up your employees today to receive directly to their inbox

Image is for illustration purposes only and may not be an exact representation of the email.





# Onboarding members are supported from application to active policy



## Application received

## Application approved

## Membership overview

## Coverage begins

## Welcome/claims overview

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

Confirms the application has been processed and approved.

Shares member perks like the **vethelpline**®.

Confirmation that the policy is active and can be used.

Educates members on how to submit a pet insurance claim.

Sent immediately after enrollment.

1 day after policy issuance.

6 days after policy issuance.

Policy effective date.

3 days after policy effective date.

Email communications are subject to change.

# Six reasons employees love Nationwide pet insurance



## Exclusive plans

My Pet Protection plans and preferred pricing not available to the general public.



## Unbeatable value and pricing

Best overall product with 50%, 70% and 90% reimbursement options to fit any budget.



## Portable policies

Options to keep pets covered even if an employee leaves the company.



## Work with any vet

Coverage for virtually everything pet health-related from any licensed vet, anywhere.



## Easy to use

Snap and send mobile claim filing and 24/7 online Nationwide pet account access page.



## vethelpline®

24/7 access to veterinary professionals for any pet health question.

# The Nationwide Standard





# Nationwide protects people, businesses and futures with extraordinary care

## Established success<sup>27</sup>



Nation's first and largest provider of pet health insurance



**\$49.3 billion**  
in total sales/direct written premium



**73 solutions**  
give us the most diversified portfolio around



Mutual structure allows us to invest for the long haul



The **only** U.S. insurer of pet birds and exotic animals



**1 million**  
Pets insured

## Strong & stable protection<sup>27</sup>



Top industry ratings

## Recognized & committed service<sup>27</sup>



insurer of pets, farms and ranchers, and small businesses



largest auto and home insurer



as a leader in insurance and financial services

Breadth of relationships

# Frequently asked questions:

## Employees

### Can I still use my vet?

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

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### 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.

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### 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.

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### 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.

Better care for your  
pet, more peace of  
mind for you

Enroll your pet in a plan today at  
**PetsNationwide.com**

## In summary...



### **Pet ownership costs increasing**

The cost of pet ownership is rising  
and over \$30 billion was spent on vet  
care alone in 2020<sup>1</sup>



### **Owners need help paying for care**

Pet owners will likely incur at  
least one \$2,000 - \$5,000 bill for  
emergency care at some point  
during pet's lifetime<sup>9</sup>



### **Post pandemic care for your pets**

Pet owners are reporting a bigger  
consideration for their pet's health  
and over 75% said they want to  
reward their pet with quality pet care.



### **Pet insurance pays off**

Pet insurance is one of the most-  
utilized benefit, saving pet owners  
money and creating a financial safety  
net for your pet's health.



### **My Pet Protection offers unmatched value**

Owners enjoy comprehensive coverage,  
50%, 70% and 90% plan options,  
affordable and transparent rates, and  
additional member perks.



### **Healthy pets make happy owners**

Owning a pet improves your  
physical health, mental health, and  
productivity. Keeping your pets  
healthy helps you stay healthy.