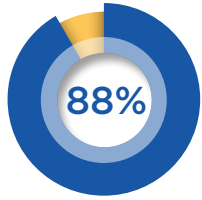


The workforce has spoken: Employees want pet insurance.

Pet insurance is **relevant**, **requested** and can **recharge** your voluntary benefit offerings.

Leader of the voluntary benefits pack:
Pet insurance is top dog



Increase in percentage of employers offering three or more voluntary benefits in 2017¹



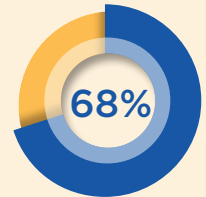
Pet-onomics: **Spending patterns in pet health care**

\$17B

spent on veterinary care in 2017⁶



Pet care **costs** have increased **68%** over the last decade⁶

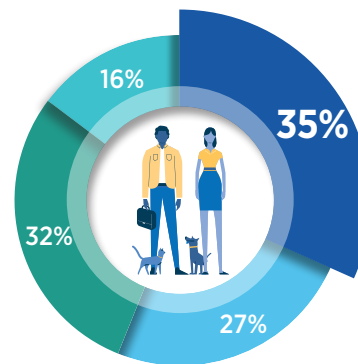


Pet insurance is one of the most **practical voluntary benefits** available

2017 annual data

Supplemental health insurance	critical illnesses: 3.2M ²
Identity theft insurance	identity thefts: 15.4M ³
Student loan repayment	borrowers: 44.2M ⁴
Vision insurance	people with impaired eyesight: 242.3M ⁵
Pet insurance	veterinary visits: 449.2M ⁶

Pick of the litter: **Pet insurance is a top 5 preferred work perk** for Millennials⁷



Millennials

comprise the **largest segment** of the U.S. labor force⁸ and **own more pets** than any other generation⁹

- Millennials/Gen Y
- Gen X
- Baby Boomers
- Builders

Pupward trend:
Steady increase in pet ownership over 20 years⁸



Nearly **70%** of American households own a pet⁸—which means **the majority of your employees likely pay for veterinary care**

Learn more today.

PetsVoluntaryBenefits.com • 855-874-4944



¹Benefitfocus, "The State of Employee Benefits: Insights and Opportunities Based on Behavioral Data," 2018. ²Critical illnesses defined for this purpose as cancer, stroke and heart attack. Cancer.gov; millionhearts. hhs.gov. ³Javelin Strategy & Research. ⁴Forbes.com, "Student Loan Debt In 2017: A \$1.3 Trillion Crisis," Feb. 21, 2017. ⁵75% of adults use some sort of vision correction (Vision Council of America); 323.1M people in U.S. in 2016 (U.S. Census Bureau). ⁶2017-2018 American Pet Products Association National Pet Owners Survey. ⁷CNBC.com, "In the war for talent, some companies will even help employees pay their student loans," Aug. 15, 2017. ⁸Pew Research Center, 2015. ⁹Petproductnews.com, "Millennial Pet Ownership Surpasses Baby Boomer Ownership," April 4, 2017. ¹⁰Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. ¹¹Average based on similar plans from top competitors' websites for a 4-year-old Labrador retriever in Calif., 90631. Data provided using information available as of December 2017.

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