

A woman with long brown hair, wearing a red and white striped shirt, is holding a small, fluffy white dog. She is looking down at the dog with a gentle expression. To her left, a blonde woman with large headphones around her neck is smiling and looking at the dog. In the background, a man with glasses and a dark sweater is looking down, possibly at a computer screen. The setting appears to be an office or a casual workspace with papers and a basketball visible in the background.

Pet Insurance Voluntary Benefit

February 28, 2018



Nationwide®
is on your side

Agenda



Why offer pet insurance

how pet insurance has become one of the most popular voluntary benefits to offer.

Nationwide pet insurance

why you should offer the leading pet insurance provider in the U.S.

My Pet Protection®

exclusive pet plan offerings, how to enroll and how it all works.

Pet insurance as a voluntary benefit

what you receive when you join the Nationwide pet family.

References

full list of citations.

Why offer pet insurance?

From sunrise walks to
midnight vet runs, there
are many sides to caring
for a furry family member.



The majority of Americans own pets



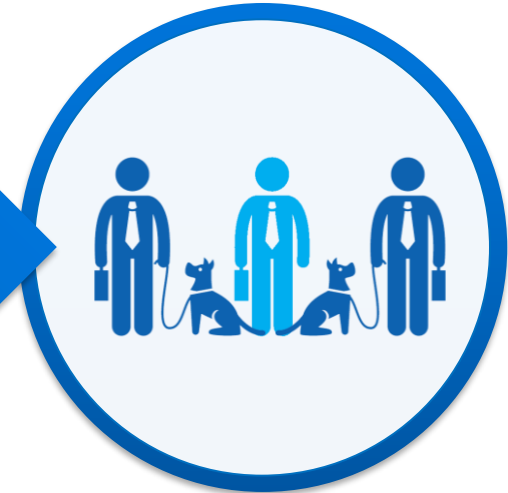
Over 2 decades¹

pet ownership has displayed a constant upward trend.



68% of American¹

households (84.6 million homes) own at least one pet.

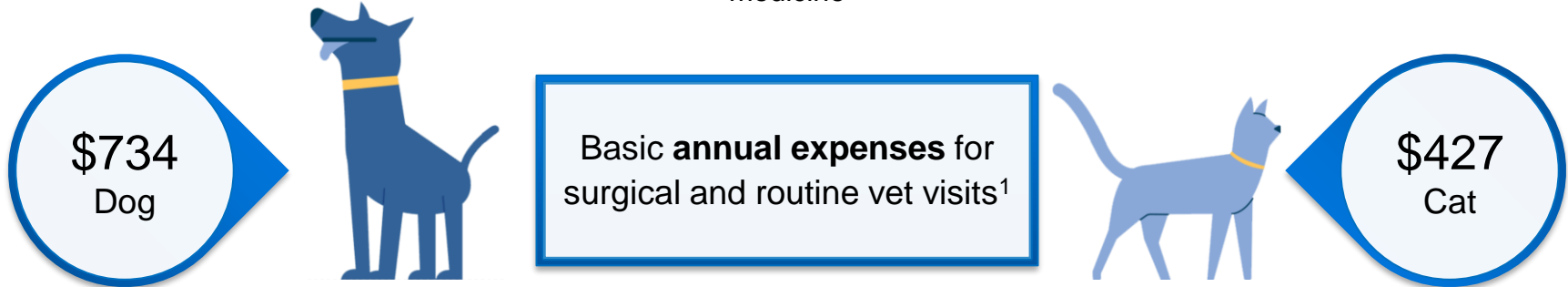
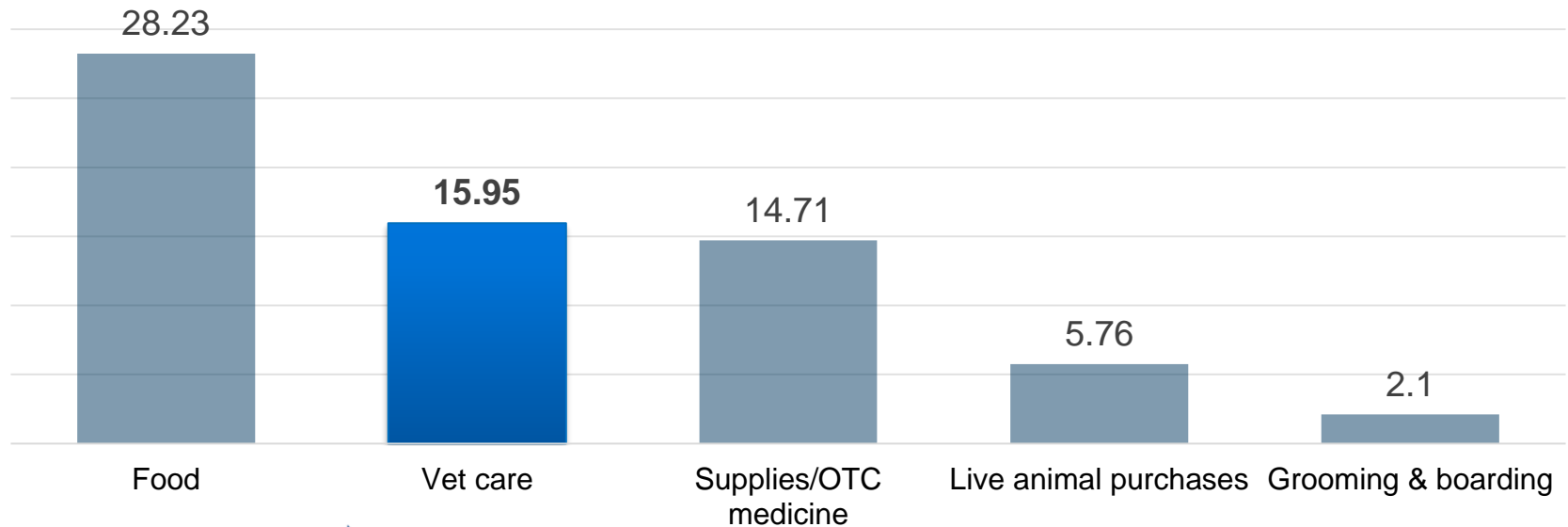


2/3 of employees

own pets and shoulder reimbursable pet health care costs!

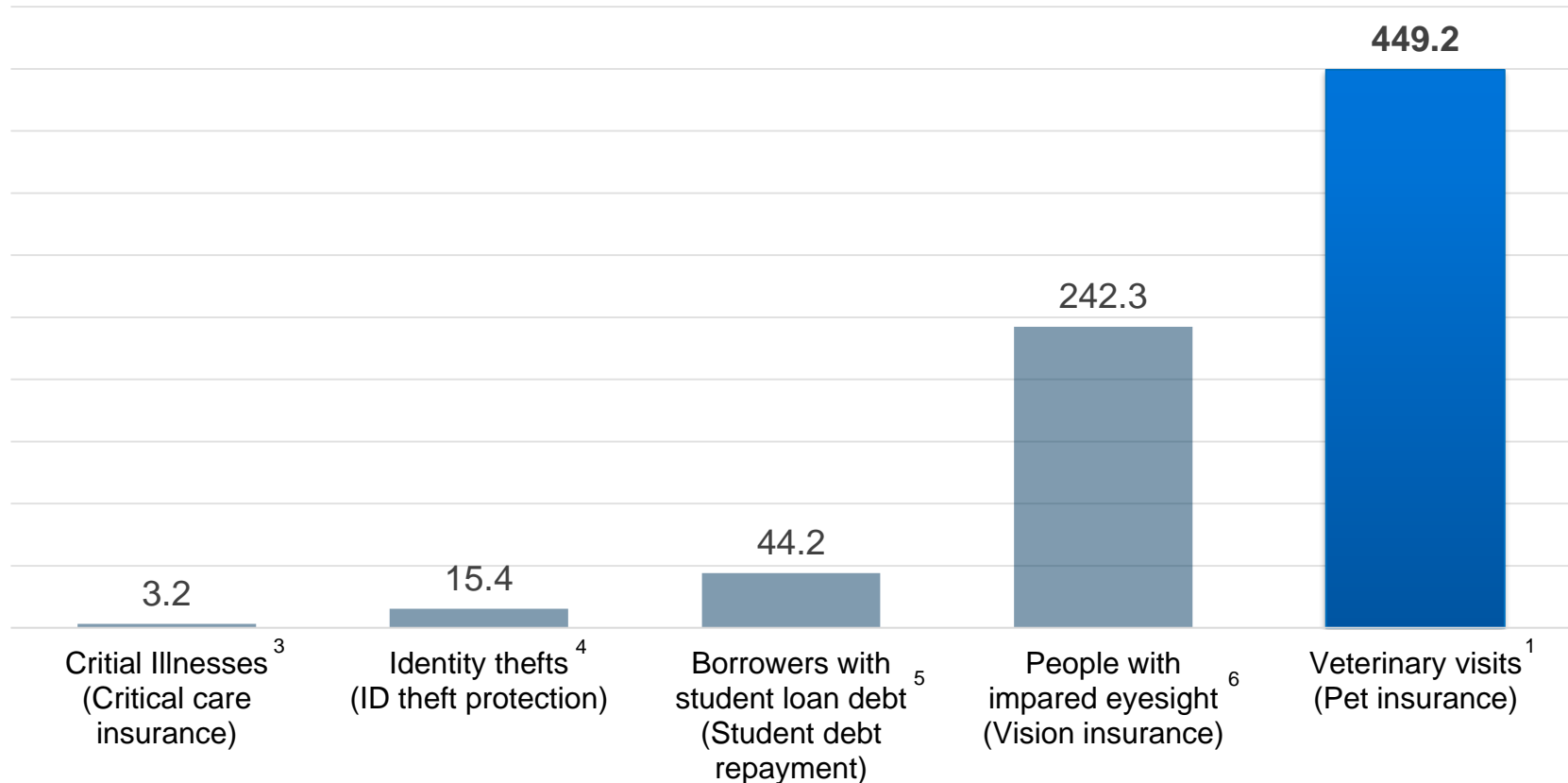
In 2016, \$66.75 billion was spent on pets in the U.S.¹, with a significant portion spent on veterinary care

2016 U.S. Pet Expenditure (in billions)¹



When compared to other voluntary benefits, pet insurance has the greatest potential for employee use

2016 voluntary benefit coverage opportunities (in millions)



Pet insurance adds tremendous value to your benefits package without adding a single cost

81%

of pet owners feel
unconditional love
for their pet.¹



68.3%

increase in **pet**
care costs over
the past ten years.¹



87.5%

increase in the
ownership of **pet**
insurance policies
from 2014-2016.¹



74%

of employees agree
insurance/benefits
provide **peace of**
mind for the
unexpected.²



Pet insurance as a voluntary benefit has increased in public awareness and popularity

Pet insurance is the **latest work perk.**⁷

06-06-17

Large employers are offerings more non-traditional voluntary benefits, with **pet insurance leading the way.**⁸

02-14-17

Top voluntary benefit trend **two years in a row.**⁹

10-01-17

**The
New York
Times**



benefitsPRO

FORTUNE



Given the race to recruit Millennial talent lately, it makes sense that pet insurance is among the **fastest-growing employee benefits.**¹⁰

06-23-16

More Americans are enrolling in pet health insurance to **take away the financial strain** that comes with extending the lives of their furry loved ones.¹¹

06-20-16

Nationwide pet insurance

You've heard Dale Jr.,
Peyton and the jingle—
but have you heard about
our pet insurance?



Nationwide created the U.S. pet health insurance industry in 1982

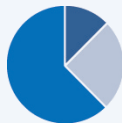
Nation's **first and largest provider** of pet health insurance

Issued the first pet insurance policy to television star Lassie.



Offered by **more than half** of Fortune 500 companies

First to offer a corporate benefits program with preferred pricing.



More than **one million pets** insured

Founded and accepted by veterinarians everywhere.



More policies sold than all other pet insurers combined

Outlived 50+ other pet insurance providers in 30+ years of business.



Nationwide is America's #1 pet insurance provider for a reason

5 star service



- Personal service from a dedicated rep
- Employee access to trained Customer Care agents

No hidden fees



- Continuous coverage for chronic and recurring conditions
- Premiums never affected due to claims

Preventive care benefits



- Optional plan coverage for wellness
- Covers exams, vaccines, flea prevention and more

Easy reimbursement



- Mail, email or snap and submit claims via mobile app
- Benefits renew in full annually

All pets included



- Plans for dogs, cats, birds, amphibians, reptiles and other exotic pets available

Top service levels of member care is part of every package



One of Benchmark Portal's **Top 100 U.S. Call Centers of the Year.**



80% of calls answered within **twenty seconds.**



110 team members with four weeks of service and claims training.



Over 80% of members refer our pet insurance to friends and family.



Calls monitored for **feedback and quality assurance.** Post-call customer feedback surveys available.



Licensed insurance sales reps, claims adjusters with real-world veterinary experience and 70 veterinary professionals **work here.**

Customer care open Monday-Friday 5 a.m.–7p.m. and Saturday 7 a.m.–3:30 p.m. PST

Six reasons HR clients love Nationwide pet insurance

Easy to understand

Accident, illness and preventive plans accepted by veterinarians everywhere.



Easy engagement

Dedicated representative and free marketing support to easily spread the word.



Exclusive plans

Preferred pricing and payroll deduction discounts only available to employees.



Anytime enrollment

Employee enrollment and free open enrollment kits available all year round.



Portable policies

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



Zero cost

Adds tremendous value to benefit packages without adding a single cost.



Pet insurance plans

Exclusive plans with unbeatable pricing. Only for employees, only from Nationwide.



Discover the greatest
pet insurance benefit
ever offered.



- ✓ **90% reimbursement** on vet bills, regardless of where you go.¹²
- ✓ **More coverage** for congenital diseases, Rx therapeutic diets and more.
- ✓ **Just two questions** to determine cost: state and species.
- ✓ **Exclusive program and pricing** not available to the general market.
- ✓ **Wellness plan** option that includes spay/neuter, dental cleaning and more.
- ✓ **\$7,500 benefit** (max annual) bucket of money to use at enrollee's discretion.

My Pet Protection helps employees save bones on pet insurance with 90% back on vet bills after the \$250 deductible is met¹²



Accidents including poisonings & allergic reactions.

Injuries including cuts, sprains & broken bones.

Illnesses including ear infections & vomiting.

Hereditary & congenital conditions.

X-rays, MRIs & CT scans.

Chronic illness including cancer & diabetes.

Prescription medication & Rx diets.

Surgeries & hospitalization.

Also available with wellness for checkups, dental cleanings, spay/neuter, vaccinations and more.

Additional benefits include



\$500 in kennel fees if employee or a family member is hospitalized.



\$500 for advertising or reward if a pet is lost or stolen.

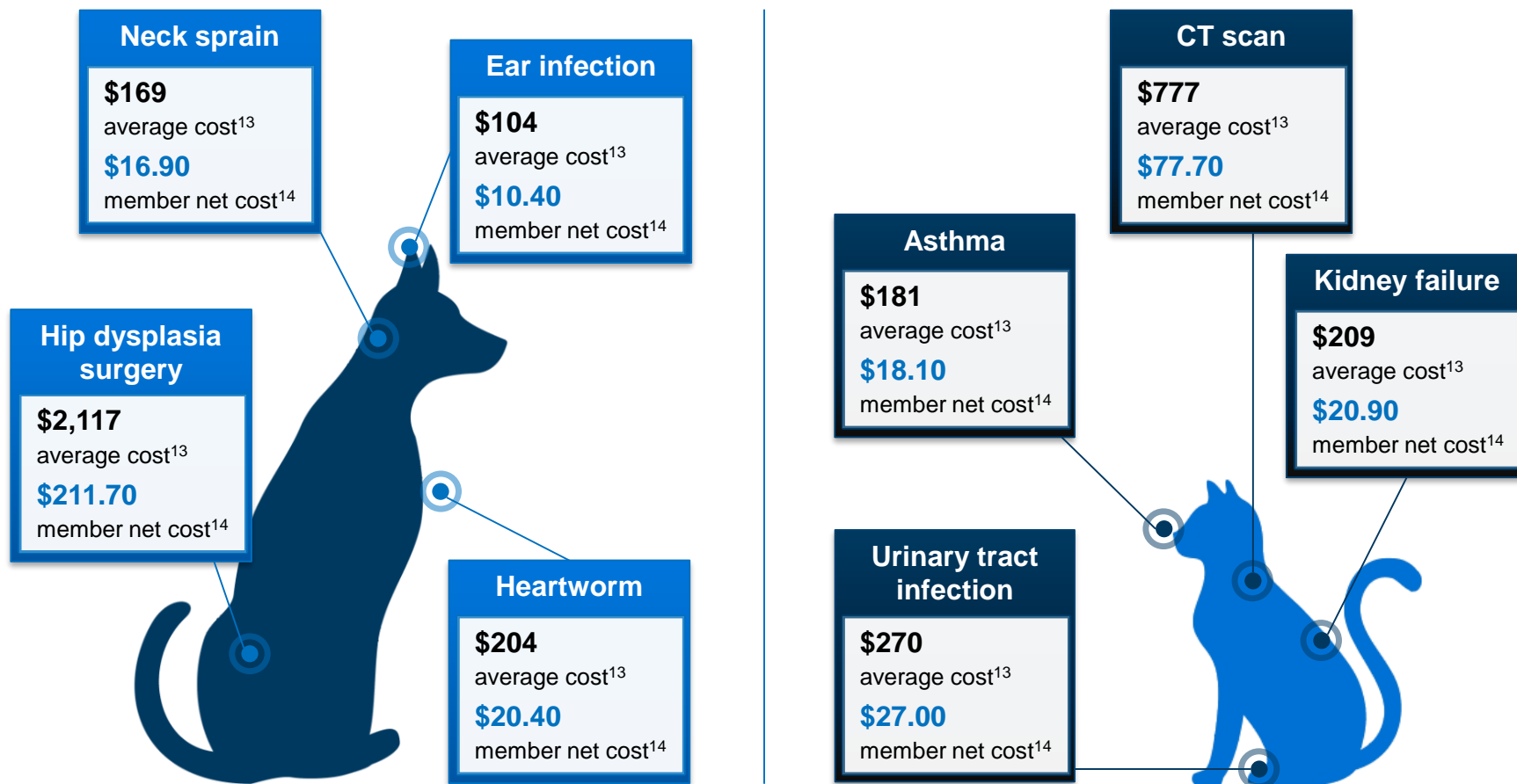


\$500 if a lost or stolen pet is not recovered within 60 days.



\$1,000 to cover humane euthanization and burial / cremation.

Average pet care costs are significantly less with My Pet Protection® plans featuring 90% reimbursement



The Vet Helpline connects pet parents to veterinary professionals for guidance on any pet health question or concern

Friendly, **expert advice** to help keep pets healthy

Guidance from general questions to identifying urgent care needs.



Available to **all members** at no additional cost

Included as a part of every Nationwide pet insurance policy.



Talk to a trained **veterinary professional**

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



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

Vets are live and ready to help in real-time, at any time.



vet^{helpline}®

Pet insurance as a voluntary benefit offers easy employee enrollment, usage and policy management

Enrolling in a policy



Visit [PetsNationwide.com](https://www.petsnationwide.com) to search for a company and enroll with preferred employee pricing.



Call 877-738-7874 to speak with a trained representative and enroll

Using a policy



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



Submit the vet bill and a claim form by mail, email or snapping a picture with the VitusVet mobile app



Get reimbursed according to your plan after meeting the deductible.

Answering questions



Track claims online 24/7 through the Nationwide Pet Account Access page



Call 800-540-2016 to speak with a Member Care professional

Frequently asked questions



Can I still use my vet?

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



Does it work like an HMO?

No. We leave all medical decisions solely up to you and your pet. Simply pay at the time of service and submit a claim.



What do your plans cover?

We offer coverage for accidents, injuries and illnesses—even hereditary and new chronic and recurring conditions.



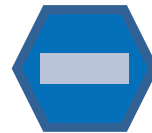
Do claims increase my premium?

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



What is not covered?

Coverage varies by plan, but we do not cover pet food, grooming or pre-existing conditions.



Can I cancel before term end?

Yes, just let us know in writing and we will cancel your policy at any time and refund your unused premium.

Pet insurance as a voluntary benefit

There's no cost to your
clients and no hassle
for you. Just quality pet
health care coverage.



Offering pet insurance to your clients can be done in three simple steps



1. Contact us

Call 877-874-4944 or visit
[PetsVoluntaryBenefits.com](https://www.PetsVoluntaryBenefits.com).



2. Tell us more

Provide information like
company size and location.



3. You got mail

Check your email to meet
your representative!

Start offering pet insurance to your employees in as little as **one week!**

In addition to a dedicated rep, your clients will also receive...

Welcome kit

posters, table signs and important information to help communicate pet insurance to employees.



Custom landing page

unique company landing page URL for easy employee enrollment in their pet insurance benefit.



Open enrollment kit

fliers, table signs, pens and more for open enrollment events available year round (just like pet insurance!)



Set up communication packages for easy and engaging ways to spread the word about your pet insurance benefit

Campaigns

physical and financial wellness campaigns with great incentives.

Presentations

custom webinars and decks for you and your employees.

Email blasts

easy to forward pet tips and infographics sent regularly.

Do it yourself

free e-newsletter and access to infographics, videos and more.





Add pet insurance to your benefits!
Call **855-874-4944** or visit
[PetsVoluntaryBenefits.com](https://www.PetsVoluntaryBenefits.com)

References

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- [MetLife's 15th Annual U.S. Employee Benefit Trends Study](#).
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- [Cancer.gov](#) / [Millionhearts.hhs.gov](#). Based on cancer, heart attacks and strokes in the U.S. in 2016.
- [New York Federal Reserve](#).
- [US Census Bureau](#) / [Vision Council of America](#). Based on percentage of total U.S. population in 2016.
- The New York Times "[Pet insurance is the latest work perk](#)," June 2017.
- Eastbridge Consulting Group, Inc. [The Voluntary Benefits in the Large Case Market Spotlight Report](#), February 2017.
- BenefitsPRO "[VS: 13 voluntary trends heading into 2018](#)," October 2017.
- Fortune.com "[Pet insurance is now the hottest employee benefit](#)," June 2016.
- CNBC "[Pet health insurers seeing doggone good times](#)," June 2016.
- Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions.
- Average cost based on 2016 Nationwide claims data.
- After meeting \$250 deductible. Coverage for wellness services only available on My Pet Protection with Wellness®.