



Nationwide[®]
is on your side

Pet Insurance

Voluntary Benefit Offering



Health care pet-o-nomics



68% increase in pet care costs over the last decade³



\$18.9B spent on veterinary care in 2019³



Average pet owner would spend **\$11K** to save their pet's life¹⁴

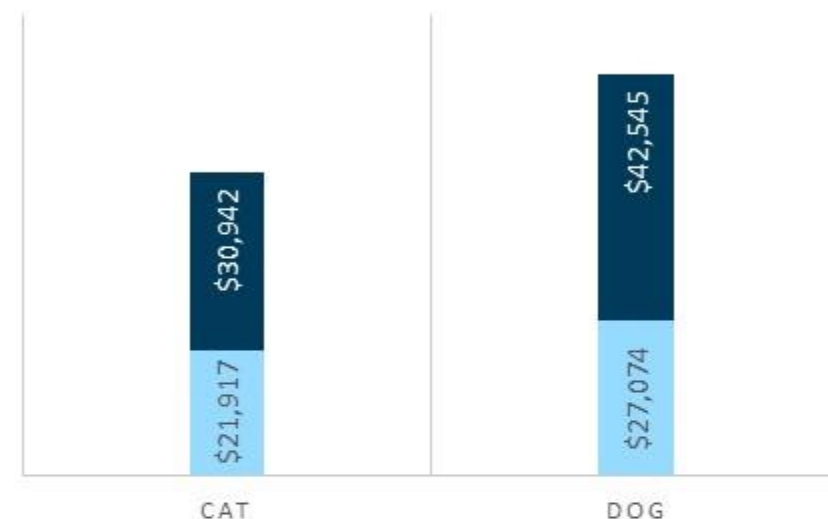
“About 45% of pet owners will spend the same or more on an animal's healthcare than on their own.”¹⁵

ebn
Employee Benefit Network



Cost of owning a pet over its lifetime¹⁶

Low High



98% of pet owners underestimate the lifetime cost of a pet¹⁶

1/3 of Americans can't cover an unexpected medical bill over \$100¹⁷

56% of employees are stressed about their financial situation¹⁸

74% of employees say benefits are peace of mind for the unexpected¹⁹

How pet insurance works



“It’s always better to have insurance so you never have to make that hard decision when the time comes whether you can afford to treat your pet.”²¹

The Mercury News

Pet expenses survey: is pet insurance worth it?²⁰



of Americans with a pet insurance policy think **pet insurance is worth the cost**



of Americans with pet insurance say it has **come in handy for emergency expenses**



of Americans that do not have pet insurance **were not aware of it**



“Americans are expected to spend \$18.98 billion on veterinary care alone in 2019 versus the \$18.11 billion spent the year before.”²⁴

ebn
Employee Benefit News

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



On your side coverage for employees and their pets



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



Created the U.S. pet insurance industry in 1982



Founded by and accepted by **veterinarians everywhere**



Close to **1M** pets insured and protected

Types of pets that can be insured with Nationwide® pet insurance:





Avian and exotic pet plans

Amphibians

Goats

Rats

Birds

Guinea pigs

Rabbits

Chameleons

Lizards

Snakes

Chinchillas

Mice

Sugar gliders

Ferrets

Opossums

Tortoises

Geckos

Potbellied pigs

Turtles

What avian and exotic pet plans cover:



Accidents



Illnesses



Examinations



Prescriptions



Lab fees



X-rays



Hospitalization



Add a wellness and preventive care policy to any Avian pet plan

Policy enrollment
through Nationwide
call center only

My Pet Protection plan highlights for dogs and cats

- Cash back on eligible vet bills after \$250 annual deductible is met
- Choice of reimbursement 50%, 70% and 90% options
- \$7,500 benefit to use that renews each year in full
- Just two questions to determine cost: state and species
- Preferred pricing does not increase due to pet age or breed
- Exclusive plans not available to the general market



My Pet Protection covers so much, it's easier to say **what's not covered:**

- ✂ Pre-existing
- 👤 Breeding
- 💧 Grooming
- 🐾 Nail trim
- 🧳 Boarding
- 🗑 Waste disposal
- 🩺 Wellness, routine and preventive care

Some policy exclusions may apply. Wellness, routine and preventive care covered with My Pet Protection with Wellness® policy.

Choose the level of reimbursement that fits your needs

Reimbursement after \$250 annual deductible	90%	70%	50%
Accidents , including allergic reactions and poisonings	✓	✓	✓
Injuries , including cuts and broken bones	✓	✓	✓
Common illnesses , including ear infections	✓	✓	✓
Serious/chronic illnesses , including cancer	✓	✓	✓
Hereditary and congenital conditions	✓	✓	✓
Hospitalization , including x-rays and surgeries	✓	✓	✓
Prescription medications and Rx diets	✓	✓	✓

Additional benefits included with every policy

Up to \$500 for kennel fees if the 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 if a pet passes due to an injury or illness

Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy for complete list of exclusions.

Upgrade to **My Pet Protection with Wellness** for more coverage:



Wellness exams



Shots and vaccinations



Spay and/or neuter



Microchip implants



Parasite prevention



Routine blood tests

Choose from three levels of protection

Upset stomach are among the most common reasons dogs and cats go to the vet.

50%

Reimbursement
\$20-\$35/month

Cost of visit: \$424
**Nationwide pays:
\$212**

70%

Reimbursement
\$27-\$47/month

Cost of visit: \$424
**Nationwide pays:
\$296**

90%

Reimbursement
\$39-\$59/month

Cost of visit: \$424
**Nationwide pays:
\$381**

Examples reflect reimbursement after \$250 annual deductible has been fulfilled. Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Starting prices indicated. Final cost varies according to plan, species and ZIP code.



Real life claim story of Mighty Max



Siberian Forest Cat



Suffering from **urinary obstruction**



Surgery and treatments **cost over \$15,000**



Nationwide reimbursement* **covered more than half the cost**



Truman's **annual premium was \$200**

* Reflects 90% reimbursement after \$250 annual deductible was met, up to \$7,500 maximum annual benefit.

“There was hesitation for sure, thinking about [pet insurance] because it’s another expense that you have to think about. But I realized that with things like insurance, you just never think about it until it’s too late.”



“I don’t think we had a choice. I think we had to just do [the surgery] and not even think about the price and just try to recover from the cost later on.”

- Truman and Tiffany, Pet Parents



Real life claim story of Annabelle



Beagle



Suffering from **intervertebral disc disease**



Surgery and treatments **cost \$6,000**



Nationwide reimbursed **more than \$5,000***

* Reflects 90% reimbursement after \$250 annual deductible was met, up to \$7,500 maximum annual benefit.

"I just feel like if you're a pet owner and you care about your dog, you should get Nationwide pet insurance to cover yourself, to cover your pet. It'll save you a lot of money and worry in the long run."

- Melissa, Pet Parent



A voluntary benefit that's easy to enroll in



Go online

Go to your company's benefits portal or search on petbenefitsportal.com for your company name to start a quote



Answer two questions

Pricing is determined based on just two factors:

- Pet species
- Zip code



Choose a product

Preferred pricing for group products displayed



Enter payment

Enter necessary information to complete purchase



Enrollment available by phone at 877-738-7874



Benefit enrollment open year round



Each pet is issued an individual policy



Payroll deduction waives \$2 monthly fee

How to use your Nationwide pet insurance policy:

1

Pay your vet

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

2

Submit your claim

Send the vet bill and a claim form by email or via the Pet Account Access Page

3

Get reimbursed

Eligible reimbursements issued after meeting the policy's annual deductible



Making it easy to keep pets healthy

Submit claims through the **Pet Account Access Page**

Get **reimbursements deposited directly** to a bank account

Track claims online any time through the **Pet Account Access Page**

Email, fax and snail mail claim submissions **also available**

Additional member resources



Member care: 800-540-2016
Mon-Fri 5a-7p PT and Sat 7a-3:30p PT



Pet account access page: get forms, claim status and view claim history at my.petinsurance.com

Additional member benefits



The Companion

Pet education newsletter with exclusive policyholder discounts



Pet tags and ID cards

Easy access to important pet insurance policy information



Pet Health Zone

Online articles on pet health and safety for everyone



Digital cards

Sent for pet birthdays and other life events



Infographics

Get all the pet facts in fun and infographics

vethelpline®

24/7 pet help

Call, email or online chat with a live veterinary professional

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.



vethelpline®

Frequently asked questions

Can I still use my vet?

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

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.

Do I need to re-enroll for this benefit every year?

No. Once enrolled, the policy will renew automatically each year.

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.

Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling.

Thank you!

