



Pet insurance voluntary benefit

**Your voluntary benefits
package includes America's
#1 pet insurance**





An Employee's Hidden Advantage

Why pet insurance?



Pet insurance is one of the most utilized voluntary benefits

- Pet ownership is on the rise: More than 90.5M households have at least one pet^{1A}
- The cost of veterinary care has increased up to 20%, putting even more strain on pet owners.
- Owners will likely incur at least one **\$1,000-\$3,000 bill** for emergency care during their pet's lifetime³⁶



45%

would have to take on debt to cover a \$1,000 emergency expense.³⁹



63%

of pet owners said inflation has made it more difficult to pay a surprise vet bill.⁴²



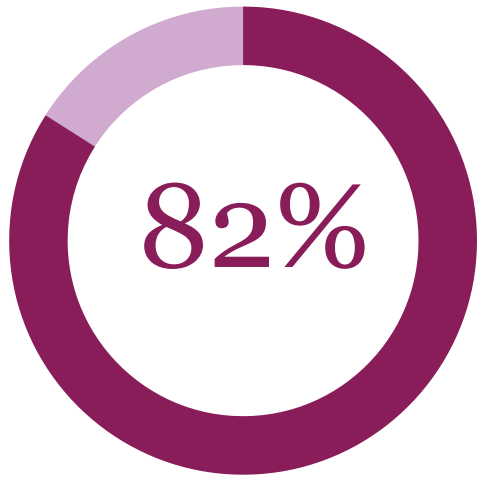
The “Pet Effect”



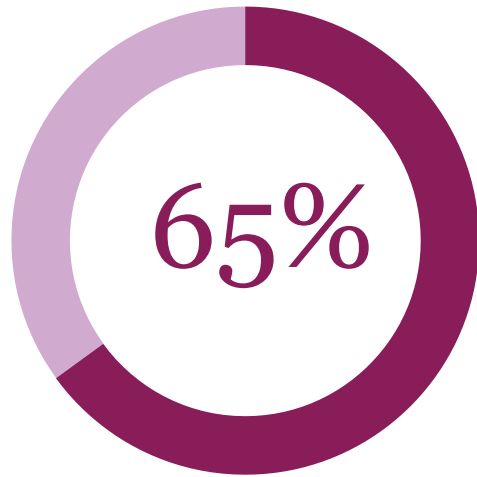
Pets are good for our mental health

Pet owners are more likely to feel a sense of responsibility and community.^{1A}

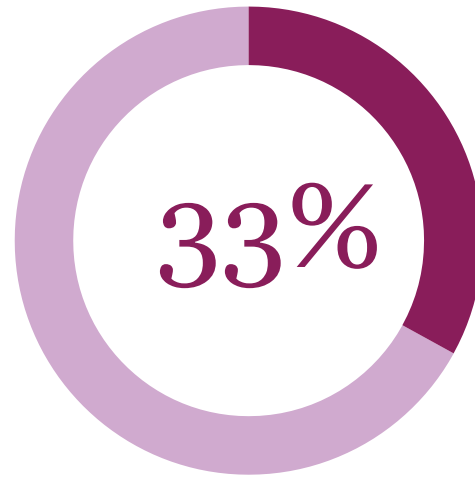
Of pet owners:



agree that their pets bring them joy



say their pets enhance their mental health

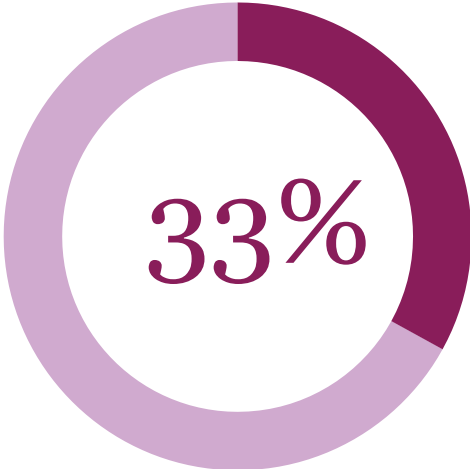


feel less lonely when they go for a stroll with their pet⁴⁴



They're good for our physical health, too

Pet owners are more likely to engage in positive physical activity.^{1A}



agree that their pets enhance their physical health^{1A}



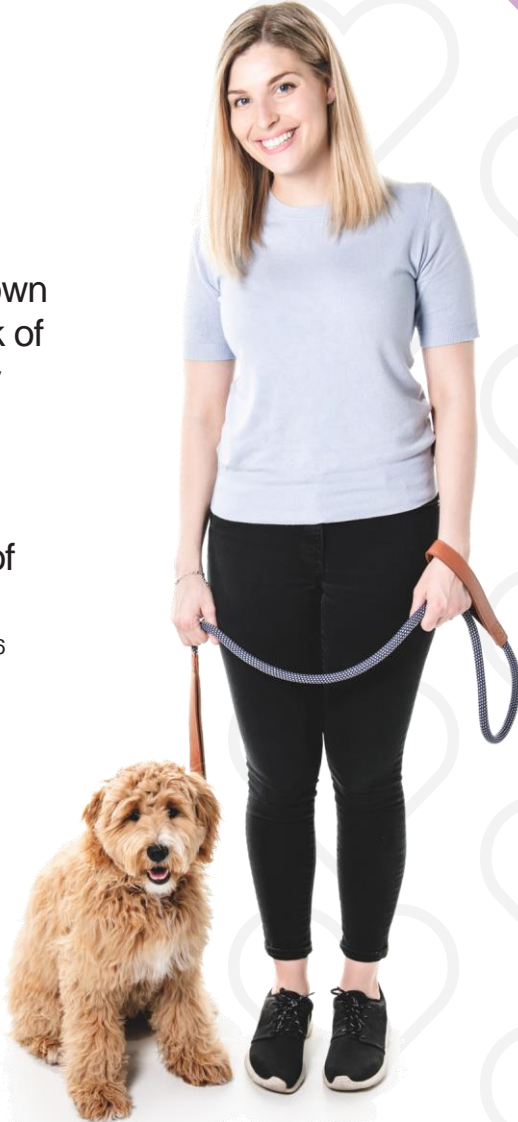
The act of petting a dog decreases blood pressure¹⁵

Cat owners are shown to have a lower risk of a heart attack by

30%

and a lower risk of a stroke by

40%⁴⁶



My Pet Protection[®] pet insurance plan



My Pet Protection product overview

Plan: Employees can choose 50% or 70% reimbursement, plus an optional \$500 wellness benefit¹

- All plans include a \$250 annual deductible and \$7,500 annual medical maximum
- All policies auto-renew at end of policy term; no need to re-enroll

Pricing: Preferred pricing is built in

Coverage: Accidents, injuries, illnesses, diagnostics, surgeries, hospitalization, wellness¹ and more

Pets: Dogs, cats, birds, reptiles, small mammals and other exotic pets²

Veterinarians: No networks or pre-approvals; employees can use any veterinarian, anywhere

Support: 24/7 access to veterinary telehealth is included



¹Starting on 9/1/23 new members can select the My Pet Protection® Wellness500 coverage option, with the earliest effective date of 10/1/23 and forward. Existing members can add My Pet Protection® Wellness500 during their respective renewal period only. ²Avian and exotic pet enrollment available only by phone

What sets My Pet Protection apart for employees?

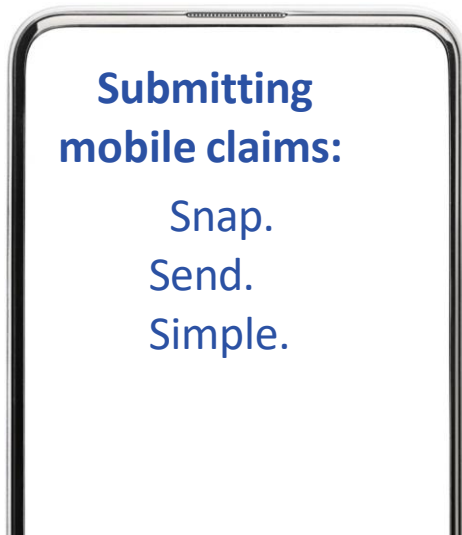
- **Exclusive plan**
My Pet Protection is available only through workplace benefit programs and includes preferred pricing for employees
- **Above and beyond medical care for dogs and cats**
 - Up to \$500 for kennel fees if employee is hospitalized
 - Up to \$500 for advertising or reward for lost or stolen pets
 - Up to \$500 if a lost or stolen pet is not found within 60 days
 - Up to \$1,000 for a pet who has passed away due to injury or illness
- **Discounts available**
Eligibility for multi-pet discounts along with vendor-offered perks
- **In-house claims**
All claims are processed directly by Nationwide, not outsourced



My Pet Protection: Easy to use, easy to understand



- 1 Pay veterinarian at the time of service
- 2 Submit claim from any device
- 3 Get reimbursed for eligible expenses



- 1 Log on to my.petinsurance.com
- 2 Enter claim information
- 3 Snap a photo of paid veterinarian bill and upload



All pet insurance members have 24/7 *vethelpline*[®] access

From general questions to identifying urgent care needs, a veterinary expert is always available.



Included with every Nationwide pet insurance policy (\$110 value)



Unlimited, 24/7 access via phone, chat or email



All veterinary experts are based in the U.S.
and have years of clinical experience



All pet insurance members can save with Nationwide® PetRxExpressSM

- Optional, no-cost program available to all Nationwide pet insurance members
- Discounts on pet prescriptions when filled at any of Walmart or Sam's Club's 4,700 in-store pharmacies
- Prescription claims will be automatically submitted to Nationwide

How to use the program

1. Sign up for free at my.petinsurance.com
2. Bring pet prescriptions to any in-store Walmart or Sam's Club pharmacy
3. At checkout, provide pet insurance information and pay for the prescription; claims will be automatically submitted and Nationwide will reimburse the member for eligible costs



Enrolling is easy

1

Go online

Visit **PetsNationwide.com** and enter your company name or scan the QR code to start a quote. Enrollment is open year-round.



2

Answer a few questions

Tell us a little about your pet.

3

Choose your coverage

Select a plan and add all pets you want to insure. Each pet is issued an individual policy.*

4

Enter payment

Provide your employee ID for payroll deduction or enter your payment information to complete your purchase.



Enrollment available
by phone: 877-738-7874

Benefit enrollment
open year-round

Each pet issued an
individual policy

Multiple-pet
discount available

*Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

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Employee FAQs

Can I still use my veterinarian?

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

Do I need to reenroll for this benefit every year?

No. Once enrolled, your policy will renew automatically.

What if I leave my company?

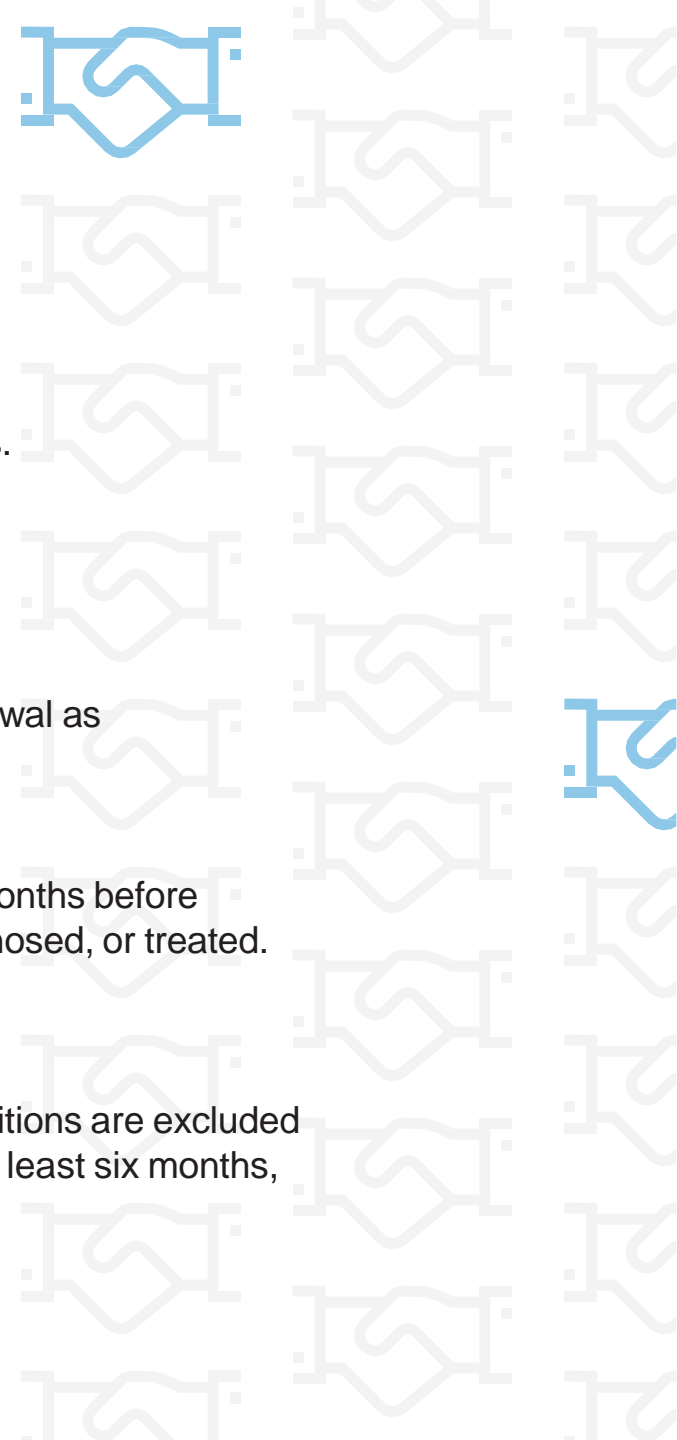
Your pet insurance policy is portable and will remain active. However, your premium may change at policy renewal as preferred pricing may no longer apply.

What are pre-existing conditions?

A pre-existing condition means any condition that began or was contracted, manifested, or incurred up to 12 months before the effective date of this policy or during any waiting period, whether or not the condition was discovered, diagnosed, or treated. A chronic condition is a pre-existing condition unless it began after the effective date of the policy.

Are pre-existing conditions covered?

Like most 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.



Key points

1

Enroll anytime throughout the year.

Do not re-enroll if you're already enrolled.

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2

Policy effective date will depend on the day you enroll.

Check email confirmation and policy packet.

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3

Enroll your pet(s) when they're healthy, don't wait!



**Thank you for considering Nationwide
pet insurance for your pet!**

**To get a quote and enroll, visit:
PetsNationwide.com**

