

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



Over **one million** pets insured and protected

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





Reasons why employers love Nationwide pet insurance

Exclusive plans

Preferred pricing on voluntary benefit products available only for employees.

Anytime enrollment

Protect any pet, any time through the company's custom landing page.

Easy engagement

Build a custom communication package to spread the word about this benefit.

Portable policies

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

Zero cost

Boost employee attraction, engagement and retention rates without adding a single cost.





One in three Fortune 500 companies choose to offer Nationwide pet insurance



First company to offer a corporate voluntary benefits program with preferred pricing



My Pet Protection plan highlights for dogs and cats

- 90% reimbursement18 on eligible vet bills after \$250 deductible
- \$7,500 benefit to use that renews each year in full
- Just two questions to determine cost: state and species
- **Exclusive plans** not available to the general market

- Preferred pricing premium does not increase due to pet age or breed
- Unbeatable value average savings of over 30% over similar plans 19
- More coverage with optional wellness plan



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



Pre-existing



Breeding



Grooming







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



My Pet Protection products

	my pet protection	my pet protection with wellness
Accidents, including 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	✓	✓
Wellness exams		✓
Vaccinations and routine blood tests	:	✓
Flea, tick and heartworm prevention		✓
Spay/neuter		✓



Additional benefits included

Up to \$500 for kennel fees if the employee is hospitalized Up to \$500 foradvertising or rewardif a pet is lost or stolen

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





Avian and exotic pet plans

Am	phibians	Goats	Rats
Bir	ds	Guinea pigs	Rabbits
Cha	ameleons	Lizards	Snakes
Chi	nchillas	Mice	Sugar gliders
Fer	rets	Opossums	Tortoises
Ge	ckos	Potbellied pigs	Turtles

What avian and exotic pet plans cover:



Accidents



Hospitalization

X Illnesses



Examinations



Prescriptions



Lab fees

Policy enrollment through Nationwide call center only



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



A voluntary benefit that's easy to enroll in



Go online

Go to the company's custom landing page or search on PetsNationwide.com for the company name to start a quote



Answer two questions

Pricing is determined based on just two factors:

- Pet species
- · Zip code



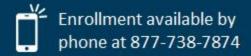
Choose a product

Preferred pricing for group products displayed



Enter payment

Employee enters necessary information to complete their purchase





Benefit enrollment open year round



Each pet is issued an individual policy



Payroll deduction waives \$2 monthly fee



How to use a Nationwide pet insurance policy:



Pay your vet

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



Send your claim

Send the vet bill and a claim form by email or snap a picture with VitusVet



Get reimbursed

Reimbursements issued after meeting the policy's annual deductible



Making it easy to keep pets healthy

Submit claims from a smartphone with the free VitusVet app 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



Additional member benefits



The Companion

Pet education newsletter with exclusive policyholder discounts



Infographics

Nationwide'

Pet tags and ID cards

Easy access to important pet

insurance policy information

Get all the pet facts in fun and infographics



Pet Health Zone

Online articles on pet health and safety for everyone



Digital cards

Sent for pet birthdays and other life events

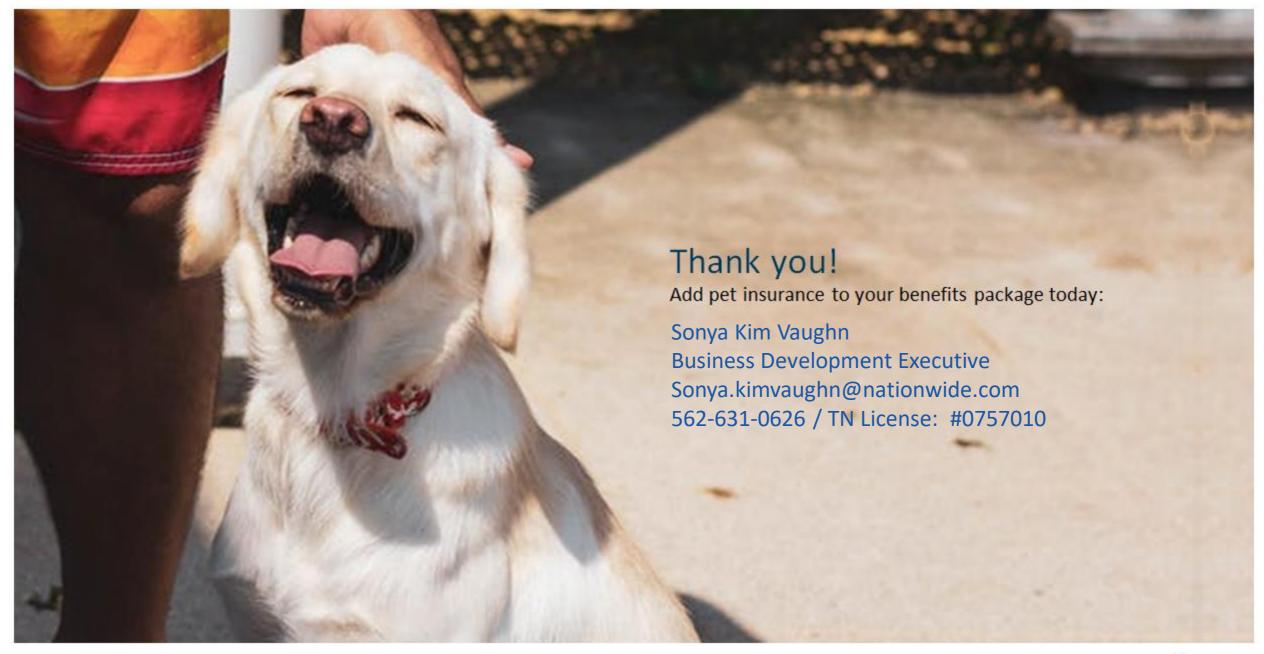


24/7 pet help

Call, email or online chat with a live veterinary professional









Frequently asked questions

Can I still use my vet?

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

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 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.

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.

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.





Sources referenced

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- 7. Critical illness defined for this purpose as cancer, stroke and heart attack. Cancer.gov; Millionhearts.hhs.gov
- 8. Javelin Strategy & Research
- Forbes "Student Loan Debt in 2017: A \$1.3 Trillion Crisis," February 2017
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- 11. CNBC "Job perks attracting Millennials for long term," August 2017
- 12. LendEDU Pollfish online poll 2017
- 13. CNBC "Pet health insurers seeing doggone good times," June2016.
- 14. People's Dispensary for Sick Animals 2017 survey
- 15. Ipsos Public Affairs Research 2017
- 16. 2017 Bank of America Merrill Lynch Workplace Benefits Report
- 17. 2017 Aflac Workforces Report
- Average based on similar coverage for Labrador retrievers in ZIP codes 90631 and 02111.
 Data provided using information available as of March 2018.
- Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion.
 See policy documents for a complete list of exclusions.

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