



**Nationwide<sup>®</sup>**  
is on your side

# Pet Insurance

Voluntary benefit offering



# 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% reimbursement<sup>18</sup>  
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<sup>19</sup>
- 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
- 🐾 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<sup>®</sup> policy

# My Pet Protection products

	 my pet protection*	 my pet protection* with wellness
<b>Accidents</b> , including poisonings	✓	✓
<b>Injuries</b> , including cuts and broken bones	✓	✓
<b>Common illnesses</b> , including ear infections	✓	✓
<b>Serious/chronic illnesses</b> , including cancer	✓	✓
<b>Hereditary</b> and congenital conditions	✓	✓
<b>Hospitalization</b> , including x-rays and surgeries	✓	✓
<b>Prescription medications</b> and Rx diets	✓	✓
<b>Wellness exams</b>		✓
<b>Vaccinations</b> and routine blood tests		✓
<b>Flea, tick and heartworm</b> prevention		✓
<b>Spay/neuter</b>		✓



## Additional benefits included

Up to \$500 for kennel fees if the employee is hospitalized

Up to \$500 for advertising or reward if 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

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*

# A voluntary benefit that's easy to enroll in



## Go online

Go to the company's custom landing page or search on [PetsNationwide.com](https://www.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



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 a Nationwide pet insurance policy:

1

### Pay your vet

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

2

### Send your claim

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

3

### 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



## 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

**vet**helpline®

## 24/7 pet help

Call, email or online chat with a live veterinary professional

A close-up photograph of a white dog, possibly a Golden Retriever, sitting on a concrete surface. The dog's mouth is wide open, showing its pink tongue and teeth. A person's hand is visible at the top, gently petting the dog's head. The background is slightly blurred, showing a concrete walkway and some foliage.

Thank you!

Add pet insurance to your benefits package today:

Sonya Kim Vaughn

Business Development Executive

[Sonya.kimvaughn@nationwide.com](mailto:Sonya.kimvaughn@nationwide.com)

562-631-0626 / TN License: #0757010

# 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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8. Javelin Strategy & Research
9. Forbes "Student Loan Debt in 2017: A \$1.3 Trillion Crisis," February 2017
10. "323.1 million people in U.S. in 2016" (U.S. Census Bureau); "75% of adults use some sort of vision correction" (Vision Council of America)
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15. Ipsos Public Affairs Research 2017
16. 2017 Bank of America Merrill Lynch Workplace Benefits Report
17. 2017 Aflac Workforces Report
18. Average based on similar coverage for Labrador retrievers in ZIP codes 90631 and 02111. Data provided using information available as of March 2018.
19. 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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