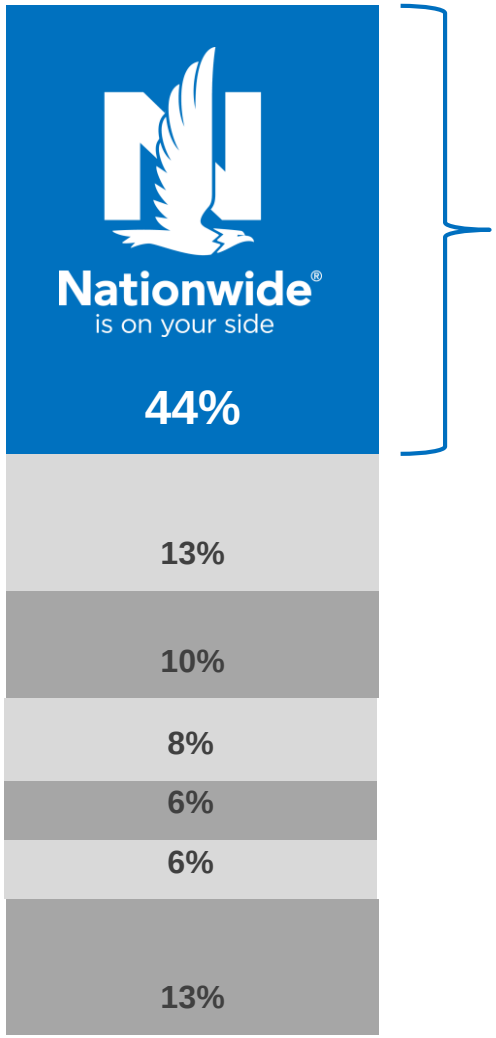
Nationwide®
is on your side

Pet Insurance Voluntary Benefit

We are the big dog, with more than 1 millions pets insured since 1982



2015 Avalon PHI Industry Report

Nationwide pet insurance has the largest market share compared to any other U.S. pet insurance provider

More than 600,000 policies in force

Close to 400,000 claims received per quarter in 2016

Average $106 million in claims received per quarter in 2016

Offered by more than half of Fortune 500 companies

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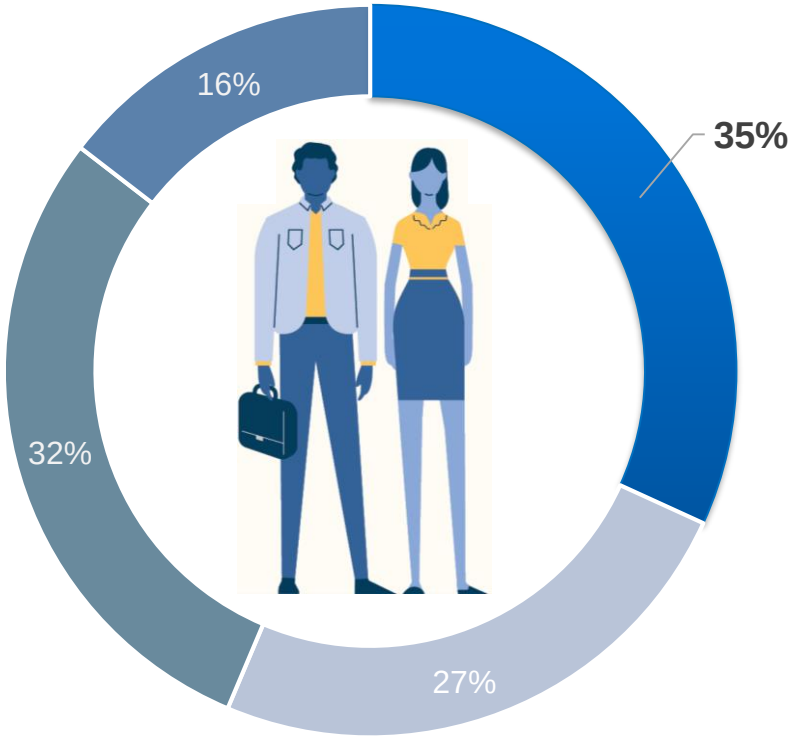
In addition to making up the largest share of the workforce, Millennials (and Gen Y) make up the largest segment of pet owners

Pet Ownership by Generation



- Millennials/Gen Y 1981-1994
- Gen X '65-'80
- Baby Boomers '46-'64
- Builders '24-'45

Top 5 preferred work perks
for Millennials

- Paid volunteer time off
- Student loan repayment
- Flexible schedules
- Pet insurance
- Financial wellness counseling

2017-2018 APPA National Pet Owners Survey
CNBC "Job perks attracting Millennials for long term," Aug 2017

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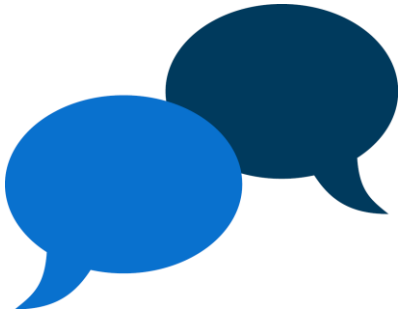
Easy employee enrollment, convenient policy management

Easily enroll online at **PetsNationwide.com** with preferred employee pricing

OR



Call us at **877-738-7874** and speak with a trained representative

Plus quick solutions to get employees the answers they need!

Member Care: 800-540-2016
Monday-Friday 5am-7pm PT
Saturday 7am-3:30 pm PT

20 second average answer time!

Policyholder Portal
Email claims, check claim status and view claim history

Also has great FAQ resources!

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Using a pet insurance policy is as easy as 1-2-3

1. Pay the vet

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

2. Submit a claim

Send the vet bill and claim form by mail, email, or snap a pic with the VitusVet mobile app.

3. Get reimbursed

According to your plan after meeting the deductible.

Track a claim **online any time** through the Nationwide Pet Account Access Page.

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- **90% reimbursement** on vet bills, regardless of where you go.
- **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.

Premiums vary based on plan type, your pet and your state of residence. Some exclusions may apply. See policy documents for a complete list of exclusions.

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My Pet Protection plans

	my pet protection℠ with wellness	my pet protection℠
Use any vet / Vet Helpline access 24/7	✓	✓
Accidents, including poisonings and allergic reactions	✓	✓
Injuries, including cuts, sprains and broken bones	✓	✓
Common illnesses, including ear infections, vomiting and diarrhea	✓	✓
Serious/chronic illnesses, including cancer and diabetes	✓	✓
Hereditary and congenital conditions	✓	✓
Surgeries and hospitalization, including X-rays, MRIs and CT scans	✓	✓
Prescription medications and therapeutic diets	✓	
Wellness exams, including dental cleaning and vaccinations	✓	
Spay/neuter	✓	
Flea and tick prevention	✓	
Heartworm testing and prevention	✓	
Routine blood tests	✓	
Annual deductible	**$250**	**$250**

Premiums vary based on plan type, your pet and your state of residence. Pricing may vary depending on your employer's payment schedule. Excludes pre-existing conditions.

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

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.

Premiums vary based on plan type, your pet and your state of residence.
Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions.

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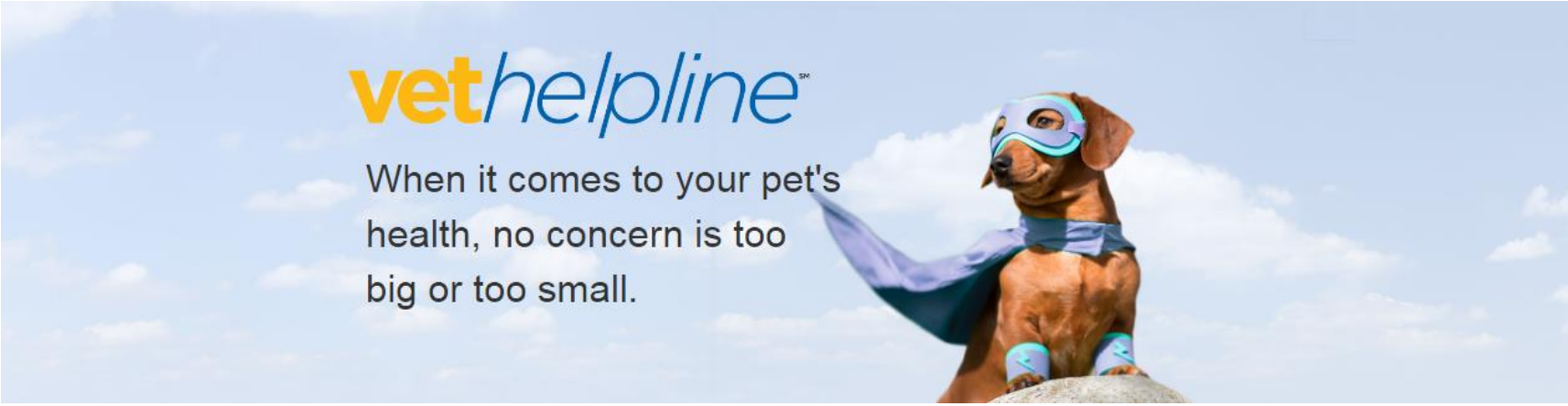
All plans include access to the 24/7 Vet Helpline



- Unlimited access available 24/7
- Talk to a live veterinary professional
- Call, email or online chat
- Completely free ($150 value)
- Offered only by Nationwide

Connects pet parents to veterinary professionals for guidance on **any pet health concern** from general questions to urgent care needs

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Avian and exotic plans available with reimbursement for accidents, illnesses and diseases, including cancer

Group 1
$6.65 / month

- Amphibians
- Chameleons
- Geckos
- Gerbils
- Guinea pigs
- Hamsters
- Hedgehogs
- Lizards
- Mice
- Rats
- Small birds <50g

Group 2
$9.50 / month

- Chinchillas
- Ferrets
- Iguanas
- Opossums
- Rabbits
- Snakes (not XL)
- Sugar gliders
- Tortoises
- Turtles
- Medium birds (50-300g)

Group 3
$12.35 / month

- Large birds (301g-10kg)

Group 4
$15.68 / month

- Goats
- Potbellied pigs
- Snakes (extra large, e.g. Boa Constrictor, Python, Anaconda)
- Extra large birds >10kg

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CAT INSURANCE RATES

My Pet Protection℠ from Nationwide®

My Pet Protection plans are available only to companies that offer Nationwide pet insurance as a voluntary benefit. Your employees are eligible for preferred pricing on these exclusive plans.

Per-paycheck payments based on state of residence*

State	My Pet Protection w/Wellness	My Pet Protection
Alabama	$16.49	$9.86
Alaska	$15.57	$9.31
Arizona	$16.49	$10.38
Arkansas	$14.65	$8.77
California	$18.32	$10.96
Colorado	$16.49	$9.86
Connecticut	$20.15	$12.05
Delaware	$15.57	$9.31
Florida	$19.47	$12.16
Georgia	$15.57	$9.31
Hawaii	$19.23	$11.51
Idaho	$16.49	$9.86
Illinois	$21.07	$12.60
Indiana	$15.57	$9.31
Iowa	$17.40	$10.41
Kansas	$17.40	$10.41
Kentucky	$16.49	$9.86
Louisiana	$15.57	$9.31
Maine	$19.23	$11.51
Maryland	$19.23	$11.51
Massachusetts	$22.90	$13.70
Michigan	$16.49	$9.86
Minnesota	$17.40	$10.41
Mississippi	$15.57	$9.31
Missouri	$14.65	$8.77
Montana	$17.40	$10.41

State	My Pet Protection w/Wellness	My Pet Protection
Nebraska	$17.40	$10.41
Nevada	$13.74	$8.22
New Hampshire	$19.23	$11.51
New Jersey	$22.90	$13.70
New Mexico	$16.49	$9.86
New York	$21.98	$13.15
North Carolina	$18.32	$10.96
North Dakota	$20.15	$12.05
Ohio	$16.49	$9.86
Oklahoma	$14.65	$8.77
Oregon	$18.32	$10.96
Pennsylvania	$19.23	$11.51
Rhode Island	$18.32	$10.96
South Carolina	$17.40	$10.41
South Dakota	$17.40	$10.41
Tennessee	$17.40	$10.41
Texas	$17.40	$10.41
Utah	$15.57	$9.31
Vermont	$19.23	$11.51
Virginia	$20.15	$12.05
Washington	$17.10	$10.44
Washington D.C	$25.65	$15.34
West Virginia	$18.32	$10.96
Wisconsin	$21.07	$12.60
Wyoming	$17.40	$10.41

*Plan type and benefits are subject to state availability. Per-paycheck pricing is based on a 26 pay period per year cycle. Your pricing may vary based on your employer's payment schedule. Rates valid as of June 9, 2016 and are subject to change.

Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A rated company (2013); National Casualty Company (all other states), Madison, WI, an A.M. Best A+ rated company (2014). Nationwide, the Nationwide N and Eagle, and Nationwide Is On Your Side are service marks of Nationwide Mutual Insurance Company. ©2016 Nationwide. 16GRP14209_Cat_Payroll

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DOG INSURANCE RATES

My Pet Protection℠ from Nationwide®

My Pet Protection plans are available only to companies that offer Nationwide pet insurance as a voluntary benefit. Your employees are eligible for preferred pricing on these exclusive plans.

Per-paycheck payments based on state of residence*

State	My Pet Protection w/Wellness	My Pet Protection
Alabama	$27.48	$16.44
Alaska	$25.95	$15.52
Arizona	$27.48	$17.30
Arkansas	$24.42	$14.61
California	$30.53	$18.26
Colorado	$27.48	$16.44
Connecticut	$33.58	$20.09
Delaware	$25.95	$15.52
Florida	$32.46	$20.27
Georgia	$25.95	$15.52
Hawaii	$32.06	$19.18
Idaho	$27.48	$16.44
Illinois	$35.11	$21.00
Indiana	$25.95	$15.52
Iowa	$29.00	$17.35
Kansas	$29.00	$17.35
Kentucky	$27.48	$16.44
Louisiana	$25.95	$15.52
Maine	$32.06	$19.18
Maryland	$32.06	$19.18
Massachusetts	$38.16	$22.83
Michigan	$27.48	$16.44
Minnesota	$29.00	$17.35
Mississippi	$25.95	$15.52
Missouri	$24.42	$14.61
Montana	$29.00	$17.35

State	My Pet Protection w/Wellness	My Pet Protection
Nebraska	$29.00	$17.35
Nevada	$22.90	$13.70
New Hampshire	$32.06	$19.18
New Jersey	$38.16	$22.83
New Mexico	$27.48	$16.44
New York	$36.64	$21.91
North Carolina	$30.53	$18.26
North Dakota	$33.58	$20.09
Ohio	$27.48	$16.44
Oklahoma	$24.42	$14.61
Oregon	$30.53	$18.26
Pennsylvania	$32.06	$19.18
Rhode Island	$30.53	$18.26
South Carolina	$29.00	$17.35
South Dakota	$29.00	$17.35
Tennessee	$29.00	$17.35
Texas	$29.00	$17.35
Utah	$25.95	$15.52
Vermont	$32.06	$19.18
Virginia	$33.58	$20.09
Washington	$28.50	$17.41
Washington D.C	$42.74	$25.57
West Virginia	$30.53	$18.26
Wisconsin	$35.11	$21.00
Wyoming	$29.00	$17.35

*Plan type and benefits are subject to state availability. Per-paycheck pricing is based on a 26 pay period per year cycle. Your pricing may vary based on your employer's payment schedule. Rates valid as of June 9, 2016 and are subject to change.

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Offering pet insurance to employees can be done in three simple steps

1. Contact us

Call 877-874-4944 or visit 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!**

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Pet insurance as a voluntary benefit

Aaron King
aking@nationwide.com
515-419-3648