



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



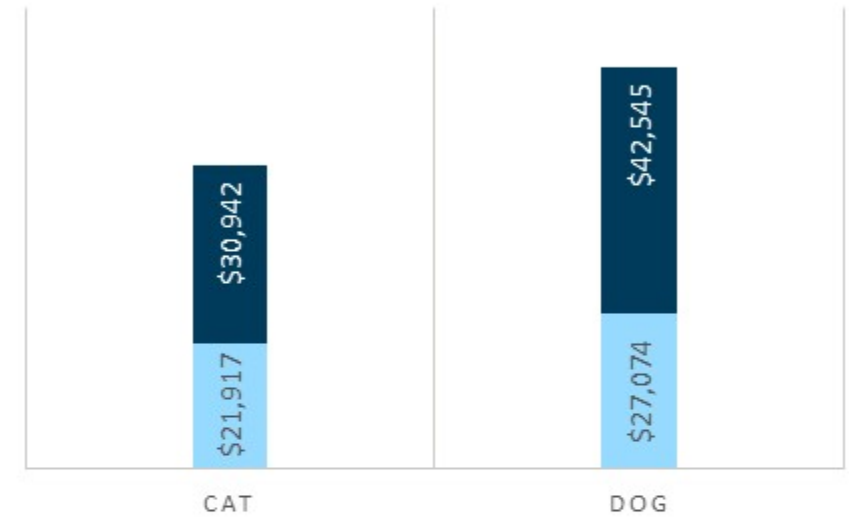
Average pet owner would spend **\$11K** to save their pet's life¹⁴

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



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



Use for:

- ✓ Accidents
- ✓ Injuries
- ✓ Illnesses
- ✓ **And more**



“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 is 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**

Six reasons employees love Nationwide pet insurance

All pets welcome

Only insurer with medical and wellness plans for dogs, cats, birds and exotic pets.



Exclusive plans

My Pet Protection plans and preferred pricing not available to the general public.



Unbeatable value

Best overall product at 30% lower cost than other pet providers on average.



Visit any vet

Coverage for virtually everything pet health related from any licensed vet, anywhere.



Easy to use

Snap and send mobile claim filing and 24/7 online Nationwide pet account access page.



Vet Helpline

24/7 access to veterinary professionals for any pet health question.



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



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

All plans include
access to the 24/7

vet helpline

When it comes to your pet's health
no concern is too big or too small



Available to all members



Talk to a live veterinary professional



Call, email or online chat



24/7 access



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



Employee 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 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.

Are pre-existing conditions covered?

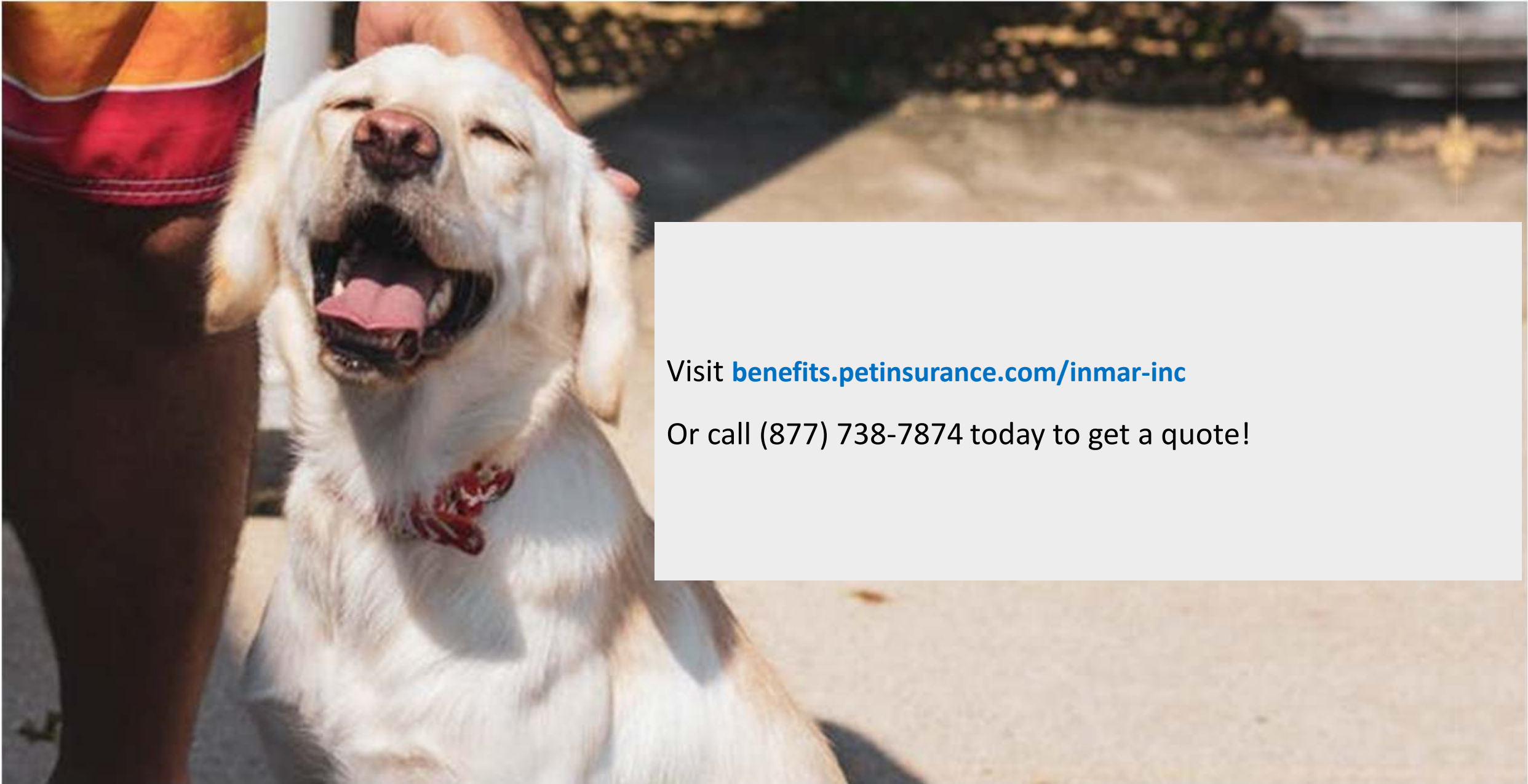
Just like all pet insurers, we do not cover pre-existing conditions.

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.

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.





Visit benefits.petinsurance.com/inmar-inc

Or call (877) 738-7874 today to get a quote!