Nationwide®

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

Presented to employees at eMoney Advisors

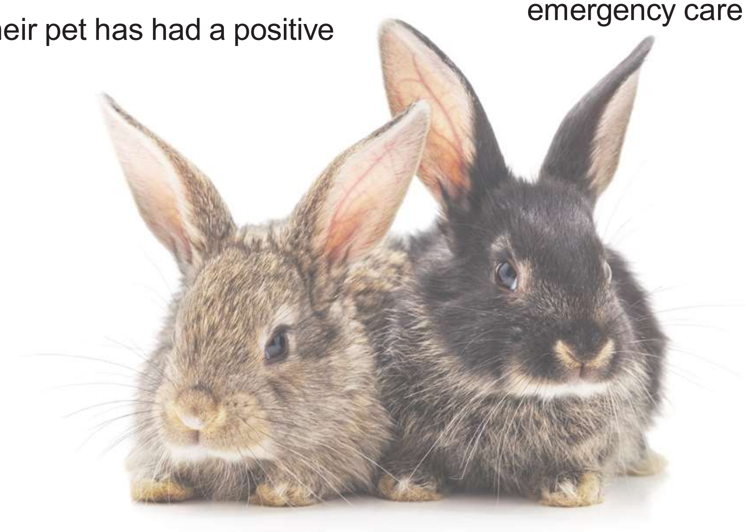
*State of the Industry Report 2022, North American Pet Health Insurance Association.

Why pet insurance?

More people are adopting pets, but not everyone's prepared for the costs

When it comes to pets, there's plenty of love to go around. But when it comes to paying for their care, things can get a bit more hairy.

- **75%** of U.S. employees own a pet[1], but only **2%** of pets in the U.S. are insured[3]
- **70%** of pet-owning households own more than one pet[2]
- **95%** of pet owners agree that their pet has had a positive impact on their lives[1A]
- About **50%** of all pet owners—new and old—underestimated the lifetime cost of owning a pet[43]
- Owners will likely incur at least one **$1,000-$3,000 bill** for emergency care during their pet's lifetime[36]



The Nationwide® standard

Nationwide is the most experienced pet health insurer in the country[37]

Nationwide's pet insurance product was created by veterinarians more than 40 years ago

- Nearly one in four of Nationwide pet associates are veterinary professionals
- First and largest provider of pet health insurance in the U.S.
- First insurer of pet birds and exotic animals in the U.S.
- More than 1.2M pets currently insured (and counting!)
- Plans can be used at any veterinarian's office, anywhere

- Fast, mobile-friendly claims processing
- 3.6 million claims are processed annually—or 303,898 claims per month—with an average claim turnaround of 3 days*
- Unlimited 24/7 virtual veterinary support with VetHelpline®
- Effortless, low-cost pet prescriptions with Nationwide **PetRx***Express*℠
- Savings on Vetco veterinary services

*Claims are currently processed within 3 business days from the time we receive all necessary information. Some claims may require additional time for processing.

My Pet Protection® pet insurance plans

My Pet Protection product overview

Plans: Nationwide offers two plans for employees to choose from: My Pet Protection® and My Pet Protection® with Wellness500*

Both plans are guaranteed issuance, have a $250 annual deductible and include medical coverage with the choice of 50% or 70% reimbursement levels and a $7500 annual maximum.**

Coverage: Accidents, injuries, illnesses, diagnostics, surgeries, hospitalization, wellness* and more**

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

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

Support: 24/7 video chat guidance from licensed veterinary professionals at no additional cost with VetHelpline®

*Existing members can enroll in My Pet Protection® with Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states. ** These are examples of general coverage; please review plan document for specific coverages. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and annual limits. Guaranteed issuance means any new pets enrolling into a My Pet Protection plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply. Guaranteed issuance applies to new policies only. ***Avian and exotic pet enrollment available only by phone.

What sets My Pet Protection apart for employees?

- **Exclusive plans**
  My Pet Protection is a unique pet insurance plan available only through workplace benefits programs
- **Above and beyond medical care**
  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
- **Use any veterinarian, anywhere**
  Freedom of choice—even specialty and emergency providers—with no networks and no pre-approvals
- **In-house claims**
  All claims are processed directly by Nationwide, not outsourced

Receive 24/7 veterinary advice with VetHelpline®

Available to all members

VetHelpline® is included with every Nationwide pet insurance policy.

Unlimited 24/7 video chat guidance

From general questions to identifying urgent care needs, someone is always available.

Expert advice from a licensed veterinary professional*

Emergency triage, health and wellness, continued care and more—no pet carrier, no car ride, no worries.

Download the VetHelpline® app from the App Store or Google Play.

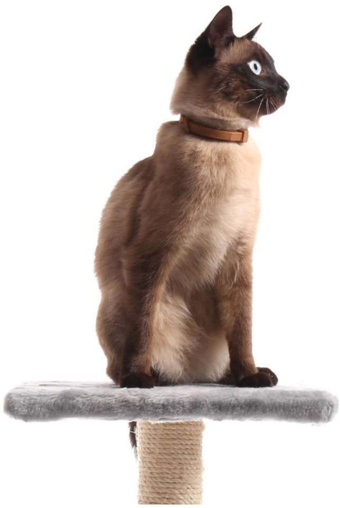
*VetHelpline® is not a substitute for a visit to your primary veterinarian

Nationwide®

Pet**Rx***Express*℠

Get prescription pet medications for less at participating pharmacies

- Members save time and money when filling their pet prescriptions at **participating pharmacies** across the U.S.
- Members enjoy the convenience of having the pharmacy **submit claims directly** on their behalf
- Optional program **available to all Nationwide pet insurance members** with active plans
- **No additional cost** to sign up and use



How it works

Using Nationwide® **PetRx***Express*℠ is simple and convenient

1. Nationwide pet insurance members can sign up at **petinsurance.com.**
2. After allowing 24 hours from sign-up, members can bring their **pet prescriptions to any participating pharmacy.**
3. At checkout, members provide their pet insurance information and pay for the prescription.

   The pharmacy will automatically submit claims to Nationwide for processing, and members will be reimbursed for eligible expenses.*

*Reimbursement or co-insurance is based on coverage detailed in your policy. See Nationwide® **PetRx***Express*℠ Terms of Service. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

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.

Enrolling is easy

1 **Go online**
Visit http://www.petinsurance.com/emoneyadvisor 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**
Choose from My Pet Protection and My Pet Protection with Wellness500.* Each pet is issued an individual policy.**

Enrollment available by phone: 877-738-7874	Benefit enrollment open year-round	Each pet issued an individual policy	Multiple-pet discount available

*Existing members can enroll in My Pet Protection® with Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states. **These are examples of general coverage; please review plan document for specific coverages. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and annual limits.

Thank you

Enroll for dogs and cats: http://www.petinsurance.com/emoneyadvisor

Enroll for all animals by calling: (877) 738-7874

Check out thepethealthzone.com for helpful breed information.

Appendix

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