





Prepared for: City of Lawton

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INTRODUCING PET INSURANCE FROM NATIONWIDE®

America's #1 pet insurance

Nationwide is America's leading pet health insurance provider and one of the largest and most trusted financial services companies in the world.

Founded nearly 100 years ago, Nationwide created the pet insurance industry in 1982 with the partnership of veterinarians. Since then, more than 50 other pet insurance companies have come and gone; today, we hold more pet insurance policies than all other pet insurers combined.

With over 40 years of protecting pets behind us, we offer our partners and clients more stability and experience than any other.

What sets Nationwide apart from the rest?

- Nearly 1/3 of our 840+ pet insurance associates are veterinary professionals, plus we have specialized pet actuaries on staff
- More than half of all Fortune 500 companies and more than 9,000 organizations across the United States offer Nationwide pet insurance
- Over 1 million active pet insurance policies in-force
- Our voluntary benefit plan market share is nearly 70%

Financial strength and stability

The Nationwide Mutual Insurance Company ratings are:

Standard & Poor's A+ affirmed April 7, 2022

Moody's
 A1 affirmed May 27, 2020, reviewed July 14, 2022

AM Best A+ affirmed December 1, 2022

PLAN OVERVIEW

Mv Pet Protection®

My Pet Protection pet insurance from Nationwide is a reimbursement indemnity plan. That means we reimburse members for a portion of eligible veterinary expenses related to accidents, injuries and illnesses.*

Premium is based on:

- Species of pet
- Employee ZIP code
- Age of pet
- Breed of pet
- Reimbursement level selected: 50% or 70%

*Premium calculation, rating variables and/or rates are subject to change based on approval by the Department of Insurance in each individual state. Rates are guaranteed for one year from the policy effective date based on information provided at the time of enrollment.

Coverage highlights

My Pet Protection
\$250
Up to 70%
\$7,500
Not included
Included
Included
Included
Included
Included
Included
Included
Not included
Not included
Not included
Not included
Not included
Included
Included
Included
Included
Included
Included

Discounts

	My Pet Protection	
Multi-pet (2-3 pets)	5%	
Multi-pet (4+ pets)	10%	

Avian and exotic pet coverage

Nationwide is the only pet insurer in the United States to offer coverage for birds and exotic pets like reptiles and small mammals. Avian and exotic pet plans are available only by phone. Benefits include:

- Veterinary exams, including specialty and emergency visits
- Hospitalization and surgeries
- Injuries and illnesses, including cancer and hereditary/congenital conditions
- Diagnostic testing, including radiographs, MRIs, CT scans and ultrasounds
- Prescribed holistic and alternative care
- Illnesses and disease caused by external and internal parasites

IMPLEMENTATION AND ENROLLMENT

We strive to make onboarding quick and effortless for new groups. After signing on with Nationwide, here's what groups and employees can expect.

Implementation

A custom URL landing page will be created for each new group within 72 hours of completing an application. Setup time for payroll may vary depending on the time needed to schedule the required payroll implementation and communication call, and the file format needed. Typically, implementation is completed in 2 to 14 business days. We can accommodate a variety of different billing solutions to fit different needs.

- Employees will click on their unique URL link, enter their pet's information, their state of residence, receive a quote based on the reimbursement option they've chosen, then enroll their pet(s)
 - Our enrollments occur in "block enrollments" and employee policies are always
 effective on the first of the month. We can hold all new, first-time enrollments
 from implementation to the desired effective date.

A Nationwide Business Development Executive, will be the main point of contact, guiding all aspects of the implementation process. Our group sales support team, a dedicated National Account Executive and a payroll implementation specialist will support the business development executive.

Each group will also be assigned a dedicated Billing Analyst from our group administration team, who will be the single point of contact regarding payroll deductions and billing questions post implementation.

Easy employee enrollment options

We make it easy for employees to sign up, with three convenient ways to enroll:

- Visit company's custom landing page
- Visit PetsNationwide.com and enter company name
- Call 877-738-7874 and mention company name

Phone support for enrollment

Employees can enroll directly over the phone by calling 877-738-7874 Monday – Friday 8 a.m. – 10 p.m. or Saturday 10 a.m. – 6:30 p.m. (ET).

Sales agents are licensed and compliant in all 50 states and the District of Columbia and receive extensive training to help ensure a positive customer experience. Spanish speaking agents are also available.

MARKETING AND COMMUNICATIONS

Once onboarded, groups will receive marketing and communications materials to spread the word about their new voluntary benefit and to make signup easy for employees.

Newly onboarded groups will receive:

- Welcome kit with important information to help introduce employees to pet insurance
- Custom landing page to make enrollment guick and easy
- Dedicated account executive for day-to-day account management and benefit fair support
- Annual digital communication options that can be sent directly to employees
- Campaigns to engage and educate employees

Employers will have access to the Nationwide pet insurance resource center at petinsurance.com/resourcecenter. This one-stop resource is home to product videos, plan details, customer reviews and more.

SEE ATTACHED SAMPLE BROCHURES & ENROLLMENT MATERIALS

SERVICE DELIVERY AND POLICY ADMINISTRATION

Once enrolled, employees have access to a number of resources for managing their policies.

Member Care

Our Member Care department is available Monday – Friday 8 a.m. – 10 p.m. and Saturday 10 a.m. – 6:30 p.m. (ET) to assist with policy questions and concerns.

Online account management

Members can also manage their accounts via the Nationwide Pet Account Access page at my.petinsurance.com.

This online portal can be used to update contact and payment information, submit claims, check claim status and access exclusive member extras. Once logged in, members can also download forms and more.

FILING A CLAIM

Claim filing is a simple, three step process. Members can choose to have reimbursements deposited directly to their bank account as an alternative to receiving a mailed check.

How to file a claim

- 1. Pay for the pet's treatment at the time of service.
- 2. Send the claim form along with paid invoices.
 - Online (web or mobile): my.petinsurance.com
 - Email: submitmyclaim@petinsurance.com
 - Mail: Nationwide Claims Dept., P.O. Box 2344, Brea, CA 92822
 - Fax: 714-989-5600 (no cover sheet necessary)

3. Receive eligible reimbursements via direct deposit or mailed check after meeting the policy's annual deductible.

Claim status

Members will receive an email or automated phone message when a claim has been received. To check the status of an open claim, members can log in to their Nationwide Pet Account Access page at my.petinsurance.com or check the Nationwide flagship app to see an existing claim, claim history and claim details. Claim information will be available 48 to 72 hours from the date the claim is received.

Processing time

Claims are typically processed within 1 week from the time we receive all necessary information. However, if the claim requires additional time for processing, we'll notify the member prior to the 30-day mark, as per state regulations.

UNDERWRITING

Nationwide has used the same pet insurance underwriter for since its inception. Veterinary Pet Insurance Company is the underwriting company for all California pet insurance business and National Casualty Company is the underwriting company for pet insurance in all other states and the District of Columbia. Both companies are 100% owned by Nationwide Mutual Insurance Company.

My Pet Protection plan underwriting

My Pet Protection plans are guaranteed issuance for new policy enrollment, with coverage exclusions for pre-existing conditions, per industry standard. Underwriting guidelines for dogs and cats are based on species, employee ZIP code, age and breed of pet and plan selected. There are no age restrictions for new enrollments of My Pet Protection plans.

Exclusions

No pet insurer covers pre-existing conditions. A pre-existing condition is any illness or injury the pet had before coverage started. Not all pre-existing conditions are excluded permanently; if the member has medical records from a veterinarian showing that the pet's condition has been cured for at least six months, he or she can request a review. Review forms and instructions on how to request a review can be found at petinsurance.com/forms.

We don't cover breeding, grooming/bathing, nail trims or pet boarding (unless the owner is hospitalized for more than 48 hours). Some exclusions vary by state. Members should refer to the "What We Do Not Cover: Exclusions" section and Declarations Page of their policy packet for additional details.

PAYROLL DEDUCTION AND REMITTANCE PROCESS

There are no upfront costs, minimum participation level or processing fees. Once you're ready to implement, we'll have a short payroll call to ensure the process is transparent.

Pet insurance policies are individually written, issued to and owned by the employee, not the employer. We bill one month behind to allow premium to be deducted from employees' paychecks prior to remitting payment. Listed below is a high-level overview of the process.

- 1. The policy is issued with an effective date of the 1st of the month. The effective date is based on a split month logic. Example of the effective date logic:
 - Application Received/Approved → Effective Date setup:
 - \circ 03/16 to 04/15 → Policy Effective Date 05/01
 - \circ 04/16 to 05/15 → Policy Effective Date 06/01
 - \circ 05/16 to 06/15 → Policy Effective Date 07/01
 - o 06/16 to 07/15 → Policy Effective Date 08/01
- 2. Nationwide formats and creates the deduction report for the Employer and transmits via secure FTP on a weekly, biweekly, or monthly basis. Most employers elect for a monthly report, which is sent about the 20th of every month.
- 3. Employer's Payroll either uploads the file or manually enters the deductions on behalf of their employees.
- 4. At the end of month, Nationwide can send an invoice or Payroll simply runs a report and remits to Nationwide all deductions taken. (Deductions are started after the policy effective date; we are paid in arrears).
- 5. Payroll notifies us of any Terminations/LOA and remits only what was collected for the month. Employer is not responsible for any uncollected premium.
- 6. Payments can be remitted to Nationwide via ACH, Wire or Check.
- 7. Nationwide reaches out to Terminated/LOA employees to obtain an alternative form of payment to port and keep their policy active.
- 8. Each month the process is repeated.

PET INSURANCE BILLING FAQs:

ENROLLMENT:

When can employees enroll?

Employees can enroll at any time during the year directly on Nationwide's website or with a licensed inside sales agent (Nationwide employee).

What can employees expect at policy sign-up or renewal?

With every new policy or renewal of existing policy, we'll send a policy packet detailing coverage and premium, including any changes (if applicable). There's

no need for employees to re-enroll each year, as our policies renew automatically.

When can employees modify their plan?

Employees can only make changes within the first 30 days of their initial enrollment or make changes at renewal by calling Nationwide directly. Employees do not need to re-enroll to modify coverage.

BILLING:

How do I know what to deduct from employees' paychecks?

Nationwide's Administration team will gather all enrollment data and communicate this monthly to the group to process the payroll deductions. Premium remittance is expected the following month. We'll send you a midmonth activity report detailing any new additions or changes to existing employee deductions.

How am I billed?

We bill one month behind to allow premium to be deducted from employees' paychecks prior to remitting payment. If your payment will not match the invoice, please provide a breakdown of deductions per employee.

Who is eligible for a refund?

Since our pet insurance policies are individually written, any refunds owed will be sent directly to the employee. We do not credit or refund the employer.

CHANGE IN EMPLOYEE STATUS:

• How do I report terminations and changes in employment status?

Each month, we'll send you a form requesting information on changes in employment status. Please return with employees' names, dates of change and dates of last deduction.

POLICY CANCELLATIONS:

How do employees cancel their coverage?

Employees must contact Nationwide directly to cancel via phone, email or through the Nationwide Member Portal page at my.petinsurance.com. Employers may not cancel a policy on behalf of an employee.

CANINE INSURANCE RATES

My Pet Protection®

from Nationwide®

There's never been a better time to offer My Pet Protection*, available only through workplace benefits programs. Our popular My Pet Protection* plan features more choices and more flexibility.



Rates valid as of 04/11/2023

Rates include preferred pricing and reflect 50% and 70% reimbursement levels. All rates subject to change.

Age	My Pet Protection with Wellness		My Pet Protection	
		te: 2/1/2023		Pate: 2/1/2023
A me I Inlimerum	50% / \$250 \$18.97	70% / \$ 250 \$ 25.30	50% / \$250 \$9,68	70% / \$250 \$12.90
Age Unknown			•	
Under 1 Year	\$21.48	\$28.63	\$7.66	\$10.20
1 Year	\$13.59	\$18.13	\$6.43	\$8.58
2 Years	\$13.32	\$17.77	\$6.56	\$8.75
3 Years	\$13.32	\$17.77	\$6.56	\$8.75
4 Years	\$13.59	\$18.13	\$6.88	\$9.18
5 Years	\$14.27	\$19.03	\$7.52	\$10.03
6 Years	\$15.63	\$20.84	\$8.75	\$11.67
7 Years	\$17.13	\$22.84	\$9.45	\$12.61
8 Years	\$18.76	\$25.01	\$10.03	\$13.38
9 Years	\$19.85	\$26.46	\$12.22	\$16.29
10 Years	\$22.02	\$29.36	\$13.63	\$18.18
11 Years	\$23.38	\$31.17	\$14.86	\$19.81
12 Years	\$23.92	\$31.90	\$15.56	\$20.75
13 Years	\$24.33	\$32.44	\$15.56	\$20.75
14 Years	\$24.33	\$32.44	\$15.56	\$20.75
15 Years	\$24.33	\$32.44	\$15.56	\$20.75
16 Years	\$24.33	\$32.44	\$15.56	\$20.75
17 Years	\$24.33	\$32.44	\$15.56	\$20.75
18 Years	\$24.33	\$32.44	\$15.56	\$20.75
19 Years	\$24.33	\$32.44	\$15.56	\$20.75
20 Years	\$24.33	\$32.44	\$15.56	\$20.75

Note: Multiple pet discounts up to 10% are not included in the current rates shown.



Exclusive

Available only for employees,
not to the general public.



Bigger savingsSave an average of 30% over similar plans from other pet insurers.



Get cash back on eligible vet bills

Visit any vet and get

up to 70% cash back.



Easy enrollment
Just a few simple questions
to get coverage.



More than just accident
& illness coverage
PetRxExpress^{cu} partnership with Walmart
or Sam's Club pharmacies, members receive
30-50% discount on pet prescriptions
including preventative meds.



vethelpline® Unlimited, 24/7 access to a veterinary professional (\$110 value).

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Rates are guaranteed for 1 year from the policy effective date.

*Reimbursement options and discounts may not be available in all states. Per pay-check pricing is based on your employer's payment schedule. Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Rates subject to change due to state insurance filings. State specific surcharge may apply as required by state regulations.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company, Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states, Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and informational purposes only and do not in any way replace or modify the definitions and informational purposes only and do not in any way replace or modify the definitions and informational purposes only and to not in any way replace or modify the definitions and informational purposes. Which are controlling. Nationwide, the Nationwide Nationwide Nationwide is no your side are service marks of Nationwide Mutual Insurance Company. ©2023 Nationwide.



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Age	My Pet Protection with Wellness		My Pet Protection	
		ate: 2/1/2023		Date: 2/1/2023
A me I Inlimerum	50% / \$250 \$20.95	70% / \$250 \$27.93	50% / \$250 \$11,44	70% / \$250 \$15.26
Age Unknown			•	
Under 1 Year	\$23.71	\$31.62	\$9.04	\$12.07
1 Year	\$15.01	\$20.01	\$7.60	\$10.14
2 Years	\$14.71	\$19.61	\$7.75	\$10.34
3 Years	\$14.71	\$19.61	\$7.75	\$10.34
4 Years	\$15.01	\$20.01	\$8.13	\$10.85
5 Years	\$15.76	\$21.01	\$8.89	\$11.86
6 Years	\$17.26	\$23.01	\$10.34	\$13.78
7 Years	\$18.91	\$25.21	\$11.17	\$14.90
8 Years	\$20.71	\$27.62	\$11.86	\$15.81
9 Years	\$21.91	\$29.21	\$14.44	\$19.26
10 Years	\$24.31	\$32.41	\$16.11	\$21.49
11 Years	\$25.81	\$34.42	\$17.56	\$23.42
12 Years	\$26.41	\$35.22	\$18.40	\$24.53
13 Years	\$26.87	\$35.82	\$18.40	\$24.53
14 Years	\$26.87	\$35.82	\$18.40	\$24.53
15 Years	\$26.87	\$35.82	\$18.40	\$24.53
16 Years	\$26.87	\$35.82	\$18.40	\$24.53
17 Years	\$26.87	\$35.82	\$18.40	\$24.53
18 Years	\$26.87	\$35.82	\$18.40	\$24.53
19 Years	\$26.87	\$35.82	\$18.40	\$24.53
20 Years	\$26.87	\$35.82	\$18.40	\$24.53

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Bigger savingsSave an average of 30% over similar plans from other pet insurers.



Get cash back on eligible vet bills

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Easy enrollment
Just a few simple questions
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More than just accident
& illness coverage
PetRxExpressst partnership with Walmart
or Sam's Club pharmacies, members receive
30-50% discount on pet prescriptions
including preventative meds.



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FELINE INSURANCE RATES

My Pet Protection®

from Nationwide®

There's never been a better time to offer My Pet Protection*, available only through workplace benefits programs. Our popular My Pet Protection* plan features more choices and more flexibility.

Per-Paycheck 26 payments based on Oklahoma residence* for a Domestic Shorthair and includes a deductible amount of \$250.00 with annual \$7,500 benefit allowance.

Rates valid as of 04/11/2023

Rates include preferred pricing and reflect 50% and 70% reimbursement levels. All rates subject to change.

Age	My Pet Protection with Wellness Effective Date: 2/1/2023		My Pet Protection Effective Date: 2/1/2023	
Under 1 Year	\$10.11	\$13.47	\$4.47	\$5.97
1 Year	\$6.52	\$8.69	\$3.90	\$5.19
2 Years	\$6.52	\$8.69	\$3.77	\$5.04
3 Years	\$6.52	\$8.69	\$3.77	\$5.04
4 Years	\$7.04	\$9.39	\$3.77	\$5.04
5 Years	\$8.35	\$11.12	\$4.05	\$5.40
6 Years	\$8.54	\$11.39	\$4.98	\$6.64
7 Years	\$9,39	\$12.52	\$5.22	\$6.95
8 Years	\$10.17	\$13.57	\$5.14	\$6.85
9 Years	\$11,28	\$15.04	\$6.11	\$8.14
10 Years	\$12.78	\$17.04	\$7.08	\$9.44
11 Years	\$13.57	\$18.08	\$8.32	\$11.11
12 Years	\$15.19	\$20.25	\$8.95	\$11.93
13 Years	\$16.04	\$21.38	\$10.90	\$14.53
14 Years	\$19.10	\$25.47	\$11.48	\$15.30
15 Years	\$19.10	\$25.47	\$11.48	\$15.30
16 Years	\$19.10	\$25.47	\$11.48	\$15.30
17 Years	\$19.10	\$25.47	\$11.48	\$15.30
18 Years	\$19.10	\$25.47	\$11.48	\$15.30
19 Years	\$19.10	\$25.47	\$11.48	\$15.30
20 Years	\$19.10	\$25.47	\$11.48	\$15.30

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More than just accident
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PetRxExpress^{sst} partnership with Walmart
or Sam's Club pharmacies, members receive
30-50% discount on pet prescriptions
including preventative meds.



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Rates are guaranteed for 1 year from the policy effective date.

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Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company, Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states, Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and informational purposes only and do not in any way replace or modify the definitions and informational purposes only and do not in any way replace or modify the definitions and informational purposes only and to not in any way replace or modify the definitions and informational purposes. Which are controlling. Nationwide, the Nationwide Nationwide Nationwide is no your side are service marks of Nationwide Mutual Insurance Company. ©2023 Nationwide.



SAMPLE MARKETING AND ENROLLMENT MATERIAL:



Customizable product flyers and FAQ sheets

Product flyers that can be customized with company URL and logo



Customizable postcards and mailings

Postcards and mailings that can be customized with company URL and logo



Sign up for My Pet Protection* from Nationwide* and get cash back on eligible vet bills.* Prove on patting your part the head care possible, test are what it treats. Or fundaments and vet depresentation and the rest table Or Chasse your level of newtournament he rest table Or Chasse your level of new your

Open enrollment kit (Digital version also offered)

Benefit information for open enrollment season



Videos

Explanations for pet insurance plans and policy questions

Emails

Easy-to-share seasonal pet tips and infographics











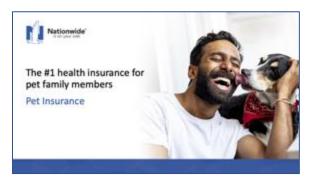
Incentive campaigns and promotions

Benefit education program with a chance to win pet prizes

Webinars

10–15-minute presentations on pet insurance and pet tips





Resource center

Features plan information, customer testimonials and more

Virtual booth

Interactive exhibit with literature, videos and more





A voluntary benefit designed just for employees



Our popular My Pet Protection® plan features more choices and more flexibility.

- All pets are welcome. Only insurer with plans for dogs, cats, birds and exotic pets
- Cash back on eligible vet bills. Employees can choose a reimbursement level of 50% or 70%.*
- Available exclusively to employees, not to the general public
- Anytime enrollment. Employees can protect the health of their pets anytime throughout the year
- Use any vet, anywhere.
 No networks, no pre-approvals

Why choose Nationwide* pet insurance?

- #1 provider of pet insurance in America
- More than 1,000,000 pets protected
- Still going strong for over 40 years, while more than 50 competitors have come and gone
- Offered by more than half of Fortune 500 companies
- We're one of the largest and most trusted financial services companies in the world

Add Nationwide pet insurance to your benefits offering today.

Learn more at PetsVoluntaryBenefits.com • 855-874-4944





Adding Nationwide pet insurance to your voluntary benefits package offers valuable support to pet-owning employees—which improves workplace attraction, retention and engagement.

My Pet Protection coverage highlights

My Pet Protection is available in two reimbursement options (50% and 70%) so employees can find coverage that fits their budget. All plans have a \$250 annual deductible and \$7,500 annual benefit.

Coverage include1:

- Accidents
- Illnesses
- · Hereditary and congenital conditions
- Cancor
- Behavioral treatments
- Rx therapeutic diets and supplements
- And more

My Pet Protection includes these additional benefits for cats and dogs:

- · Lost pet advertising and reward expense
- · Emergency boarding
- · Loss due to theft
- Mortality benefit

What makes My Pet Protection different?

My Pet Protection is available only through your voluntary benefits package, which includes preferred pricing and is guaranteed issuance. It also includes additional benefits like lost pet advertising, emergency boarding and more.

It's no surprise that My Pet Protection is the most paw-pular coverage plan from America's #1 pet insurer.



Did you know? Nationwide is the first provider with coverage plans for birds and exotic pets.

Nationwide offers more than great coverage

vethelpline*

- · 24/7 access to veterinary experts
- · Available via phone, chat and email
- Unlimited help for everything from general pet questions to identifying urgent care needs

Nationwide PetRxExpress*

- Save time and money by filling pet prescriptions at participating in-store retail pharmacies across the U.S.
- · Rx claims submitted directly to Nationwide
- · More than 4,700 pharmacy locations



Learn more today at PetsVoluntaryBenefits.com • 855-874-4944

*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.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH, National Casualty Company (all other states), Columbus, OH, Agency of Record DVM Insurance Agency All are subsidiaries of Nationwide Mutual Insurance Company, Nationwide the Nationwide Nand Eagle, Nationwide to ny your side, wetherplane; and Nationwide PetRoExpress²² are service marks of Nationwide Mutual Insurance Company, 42 023 Nationwide, 22 GRP90568



Nationwide® pet insurance

Fact Sheet

Pet-friendly benefits are a meaningful way for companies to support employees with pets, and to boost employee engagement at the same time. Adding Nationwide pet insurance to a voluntary benefits package is easy, and makes a company stand out with top talent.

Company history and background

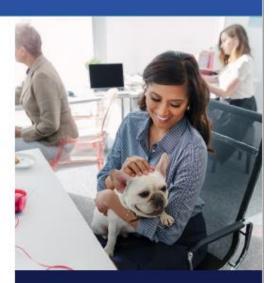
Nationwide was the first to offer pet insurance as a voluntary benefit through brokers and employer groups more than 20 years ago—and continues to be their #1 choice.

- More than half of Fortune 500 companies and more than 9,000 organizations across the U.S. offer Nationwide pet insurance
- More than 1 million pets currently protected (and counting!)
- Nearly one in four of Nationwide pet associates are veterinary professionals

More than Just great coverage

Nationwide offers more for members than any other pet insurance provider.

- · Mobile-friendly claims processing
- 24/7 advice from veterinary experts at vethelpline*
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