



***We're here because
they're family.***

**Pet Health
Insurance for
your voluntary
benefit program**



Carrie & Hana, Members Since 2012

Pet Insurance Industry Trends

- Pet insurance is one of the leading Voluntary Benefit and gaining mainstream acceptance with all companies including Fortune 500's¹
- Pet ownership on the rise; 82.5 million pet-owning households²; 3 in 5 Americans own pets
- 91% of owners consider pets to be family members³
- Pet parents spent \$15.04 billion on care for their pets in 2014 (latest year available)⁴
- US pet insurance industry continues to experience double-digit growth⁵

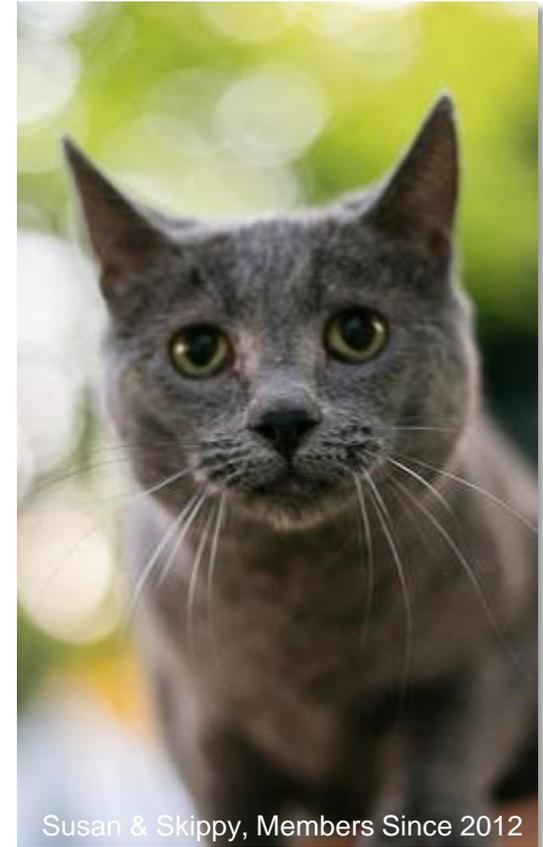
1 American Marketing Association A New Breed of Health Care 2013

2 The American Pet Products Association, 2013 National Pet Owners Survey

3 Harris Interactive, The Harris Poll #70, June 10, 2011

4 The American Pet Products Association,

5 North American Pet Health Insurance Association State of the Industry Report 2015



Pets Best Voluntary Benefits Program



Tiffany & Mica, Members Since 2008

- Up to 10% discount for employees
 - 5% group discount plus 5% multiple pet discount when enrolling 2+ pets
(discounts apply to BestBenefit plans only; discounts not available in AK, group discount not available in TN)
 - Can offer additional discount specials during open enrollment periods
- Payroll deduction and/or direct bill
- Benefit is portable
- Pets Best provides full marketing support and co-op.
 - Creative for emails, newsletters, website banners
 - Content for your website, newsletters and social media platforms
- Co-branded landing page experience
- Monthly reporting, as requested
- Fast implementation; no cost to employer
 - 3-5 days for direct bill, co-branded landing page
 - 90 days for payroll deduct



About Pets Best Insurance

- Founded in 2005 by Jack Stephens, DVM, founder of pet insurance in North America
- Over \$100 million claims paid
- Among the largest North American pet insurance brands
- High customer service ranking, quarterly Net Promoter Scores over 50%
- Underwritten by Independence American Insurance Company, rated A- (Excellent) by A.M. Best & Company Inc.
- Available in all 50 states and DC
- Voted one of the best places to work in Idaho: 2013, 2014 and 2015



Fun Fact!

Jack presented the first pet insurance policy in the US to television's Lassie in 1982.



How Pet Insurance Works



Get an Instant Quote & Sign Up

It only takes 5 minutes! Simple underwriting, no medical records to enroll, instant approval, 30-day money back guarantee.

Get Treatment

When your pet becomes ill or injured, take them to any licensed veterinarian of your choice anywhere in the world!

File a Claim

Pay your vet and then submit a claim. No need to send us medical records unless we ask for them.

Get Reimbursed

Get reimbursed on in 5 days or less! We'll reimburse up to 100% of your actual vet bill after an annual deductible.



1 Minute To Quote

- Simple underwriting, no medical records required upon enrollment
- No upper age limits
- Co-branded landing page option

Pets Best
PET HEALTH INSURANCE

Call 1-877-738-7237 [LIVE CHAT >](#) [CUSTOMER LOGIN >](#)

nea Member Benefits

Easy, Instant Quote

Accident & Illness Protection
Choose any licensed vet and be reimbursed a high percentage of your vet bill, after a deductible, for accidents and illnesses. [Learn More](#)

Routine Care Coverage
Add routine care coverage to help pay for regular vet visits, vaccinations, blood work, spay/neuter and much more. [Learn More](#)

Instant Enrollment
No medical records or veterinary visits are required to enroll or renew your coverage.

NEA members receive a 5% discount!

YOUR ZIP CODE:

[START MY QUOTE](#)

[Reference a previous quote](#)

Call 1-877-738-7237
M-F 7am-7pm | Sat. 10am-2pm MT

[LIVE CHAT](#)
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PERFECT FOR:
Veterinarians
Employers
Affiliates
Brokers & Agents

[g+](#) [t](#) [f](#) [p](#)

[naphia](#) [CHANGING THE WAY WE THINK](#) [SECURE](#) [BBB Rating: A+](#)

Pets Best
PET HEALTH INSURANCE

1-877-738-7237
CUSTOMER LOGIN

Get Your Free Quote in 60 Seconds or Less!

Pet Information

Pet's Name:

Pet Age:

*We insure dogs and cats at least 7 weeks old

Pet Type: Dog Cat
Gender: Male Female

Breed:

Owner Information

First Name:

Last Name:

Zip Code / Postal Code:

Email: We value your privacy. View our [Privacy Agreement](#)

Phone Number:

Referral Code:

Medical History

Has your pet ever shown symptoms, received treatment for, or been diagnosed with any illness or condition?
 Yes No

Your answer to this question will not affect your premium; it may affect your pet's eligibility.

[GET YOUR QUOTE](#)

You can add another pet to this quote on the third step.

Pets Best plans cover accidents and illnesses, including:

- Cancer treatments
- Emergency visits and specialist care
- Surgeries and outpatient care
- Surgeries and prescription medications
- Lab tests, MRI, CAT Scans, and X-rays

Murphy & Family, Protected by Pets Best Since 2014

This information provides a brief plan description. For details on the available plans and terms, conditions and exclusions that apply, please review this website carefully. To view a generic policy form for your state, please visit our Policies by State page, or contact Pets Best at 1-877-738-7237.

BestBenefit Plan

Comprehensive coverage for accidents & illnesses

1 Choose Your Deductible [?]

\$100

2 Choose Your Reimbursement Level [?]

90%

3 Choose Your BestBenefit Plan

	Essential Option	Recommended Plus Option	Elite Option
	\$30.21/mo.	\$36.94/mo.	\$54.66/mo.
Accident & Illness Exam Fees [?]	⊘	✓	✓
Rehabilitative, Acupuncture & Chiropractic Coverage [?]	⊘	✓	✓
Accidents, Illnesses, Cancer, Hereditary Conditions, Emergency Visits, Surgeries & Rx Meds [?]	✓	✓	✓
Annual Coverage Limit [?]	\$5,000	\$5,000	\$10,000
	Plan Details Select Plan	Plan Details Clear Selection	Plan Details Select Plan

- Annual deductible: \$0-\$1,000
- 70-100% reimbursement
- Annual Limit options:
 - \$2,500 (not shown)
 - \$5,000
 - \$10,000
 - \$20,000 (not shown)
 - Unlimited option coming in 2017
- Options to help control premium and improve retention

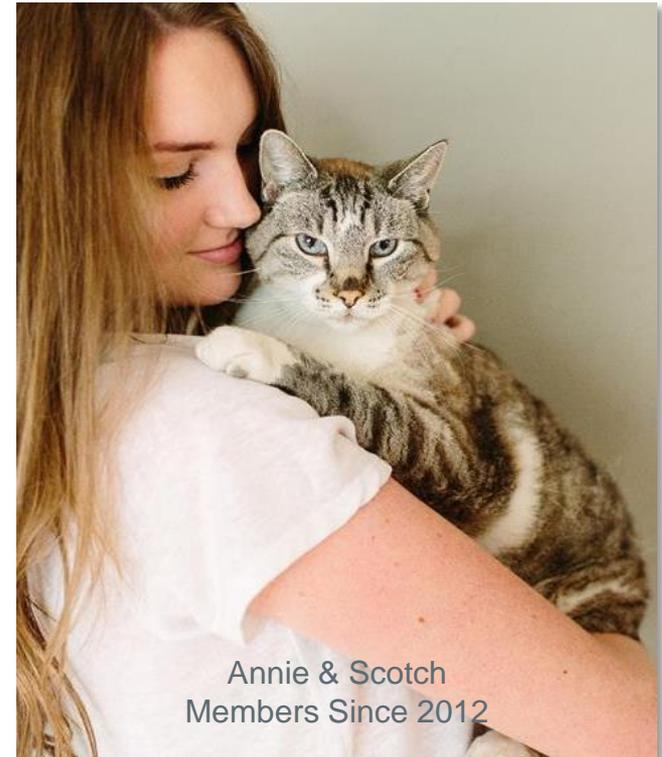


Accident Only Plan

Budget plan for just accidental injuries

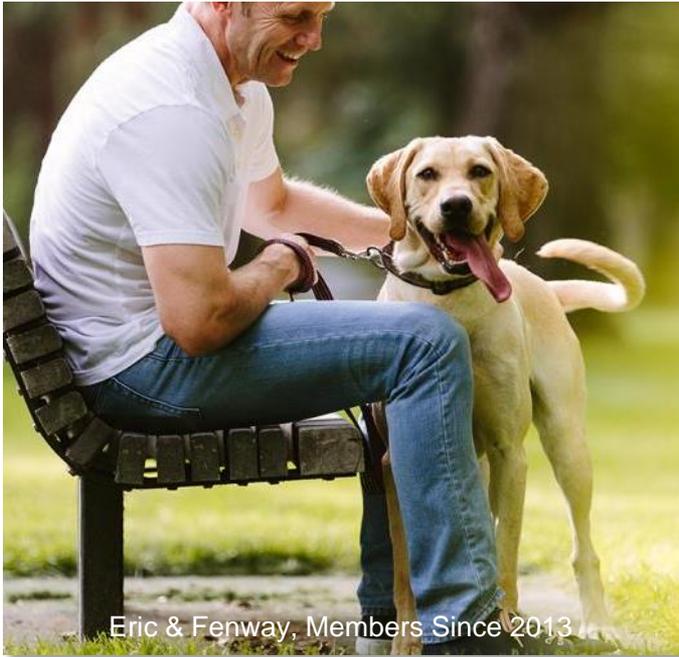
- Starting at \$10 per month
- Covers up to \$10,000 per year
- Examples of what's covered
 - Broken legs
 - Snake bites
 - Surgery for accidental ingestions

* Not available in Washington State



Annie & Scotch
Members Since 2012

Optional BestWellness™ plan for Routine Care



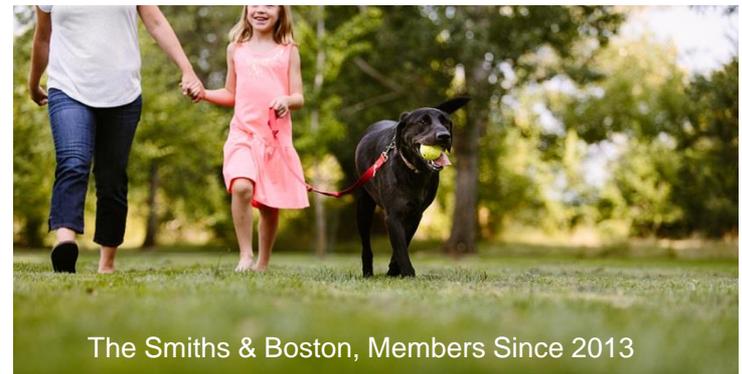
- Can be added to any plan for \$23.50/month (\$282 /year)*
- Annual Benefits:
 - Dog: \$505
 - Cat: \$565
 - No deductible or co-pay
- Coverage for wellness exams, vaccines, spay/neuter, dental cleaning, microchip, routine diagnostics

* \$22/month (\$264/year) in FL and SC



Fast, Easy Enrollment

- No medical records required to enroll
- Direct bill or payroll deduct
 - Credit or debit card
 - ACH
 - Monthly, quarterly, semi-annual or annual payment options
- Immediate electronic delivery of policy documents – mail upon request
- Policy effective date: midnight the following day
- Waiting periods:
 - 3 days accidents
 - 14 days illnesses
 - 12 months for 7 conditions which can be waived with comprehensive veterinary exam
- 30-day free look period



Top-Notch Customer Care Team



- M-F 7am-7pm MT; Sat 10am-2pm MT
 - Phone, email, live chat
 - 24/7 customer portal
- Customer care representatives measured on call quality and customer satisfaction levels – not on call length or call volume
- Pet-loving staff ; our goal & mission is to help pets and protect pet-owner bond
- We want to ensure your members are happy
- 2015 Net Promoter Score of 60+%



Customer Tools & Resources

- Online customer portal
 - File claims
 - Add Pets
 - View claim status
 - View policies and claim history
 - Refer a friend rewards program
 - Sign up for direct deposit
 - Update payment information
 - Upload pet photos
 - Important customer notifications
- Free pet health tips, information, contests, newsletters, etc.



Easy Claims & Fast Reimbursement



Terry & Stella, Members Since 2014

- No networks – visit any licensed veterinarian worldwide
- Fastest claims processing in the industry; most claims processed in one week or less
- Reimbursement based on actual fees charged
- Free direct deposit of claims reimbursement
- Electronic claims processing and submission – automatic notifications
- Claim pre-approval (optional)
- Direct veterinary reimbursement



Competitor Comparison

	Pets Best [®]	VPI Nationwide	Hartville / ASPCA	Trupanion	PetPlan	Embrace	Healthy Paws
2-5 Day Claims Processing	✓	✗	✗	✗	✗	✗	✗
No Upper Age Limits	✓	✗	✗	✗	✓	✗	✗
\$0 Deductible Available	✓	✗	✗	✗	✗	✗	✗
Up to 100% Reimbursement	✓	✗	✗	✗	✓	✗	✗
Coverage for Exam Fees	✓	✓	✓	✗	✓	✓	✗
Online Claims Submission	✓	✗	✓	✗	✗	✗	✓
Free Direct Deposit Reimbursement	✓	✗	✓	✓	✗	✓	✗
No Exam or Medical Records Required to Enroll	✓	✓	✓	✗	✗	✗	✗
Full Hereditary and Congenital Coverage	✓	✗	✗	✓	✓	✓	✓
Routine Care Coverage Option	✓	✓	✓	✗	✗	✓	✗



Price and Claim Comparison

	VPI Nationwide	Hartville / ASPCA	Trupanion	PetPlan	Embrace	Healthy Paws
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SAMPLE PRICING FOR RECOMMENDED PLAN:

2-year old male Labrador mix in Dallas, TX

Monthly Premium	\$35.54* Plus option - \$5K max \$100 deductible 90% reimbursement	\$31.61 Major Medical \$100 deductible	\$39.36 Level 2 - \$3K max \$100 deductible 90% reimbursement	\$45.13 \$200 deductible 90% reimbursement	\$47.51** Bronze - \$10Kmax \$100 deductible 90% reimbursement	\$49.95 \$10,000 annual max \$200 deductible 80% coverage	\$31.19 \$250 deductible 80% reimbursement
First Payment Installment	\$37.74*	\$33.61	\$40.86	\$80.13	\$98.02	\$49.95	\$56.19

CLAIM EXAMPLE: TOTAL CLAIMED: \$4,587

Intervertebral Disk Disease (IVDD) in dog. Exams, diagnostics, surgery, rechecks performed at specialty hospital and rehabilitative therapy.

Reimbursement	\$4,038	\$1,040	\$0	\$2,598	\$3,569	\$3,509	\$3,069
Notes		Benefit schedule allowance	Not covered with Level 2 plan	No coverage for exam fees or rehabilitative therapy. Recovery rider costs \$5.23 extra per month.	Reduced reimbursement for specialists	6 month waiting period for orthopedic issues	No coverage for exam fees

* Includes 5% employee discount. \$2 payment processing fee waived for payroll deduction.

** Includes online enrollment discount



Claim Example: Pets Best vs VPI

Foreign body ingestion requiring surgical removal from stomach

Pets Best

- Total Bill \$4,000.00
- Less deductible \$ 100.00
- Less 10% co-pay \$ 390.00
- **Total reimbursement \$3,510.00**

- Monthly Premium **\$36.94**
BestBenefit \$5,000 plus option with \$100 deductible and 10% co-pay for 3-year old mixed breed dog in Dallas, TX.

VPI / Nationwide

- Total Bill \$4,000.00
- Diagnostic allowance \$ 680.00
- Surgical allowance \$1,575.00
- **Total Reimbursement \$2,255.00**

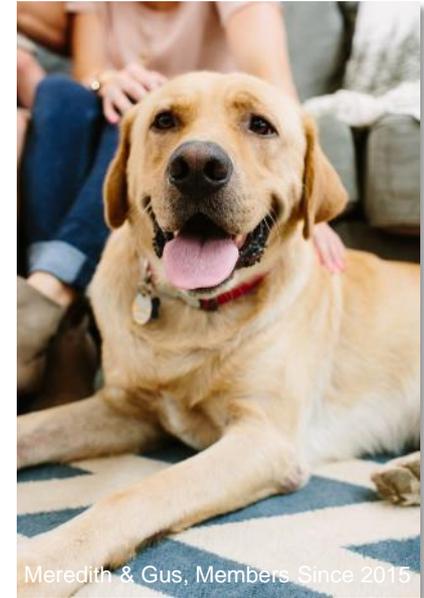
- Monthly premium **\$34.77**
major medical plan with \$100 deductible for 3-year old mixed breed dog in Dallas, TX

Source: petinsurance.com on 10/28/2015



Why Choose Pets Best

- ✓ Pets Best has been here serving the needs of employers since 2005
- ✓ Over \$100 million in claims paid over the past 10 years
- ✓ High quality product – comprehensive coverage, including full hereditary and congenital coverage at competitive price
- ✓ Most flexible product structure – high degree of customization to meet current customer needs and to retain current customers
- ✓ Multiple payment options – debit or credit cards, ACH or payroll deduction
- ✓ Visit any licensed veterinarian – no networks
- ✓ Easy, fast enrollment - No vet visit or records required, no upper age limits, multiple payment options
- ✓ 3-5 day claim turn-around, optional claim pre-approval, free direct deposit or vet reimbursement
- ✓ Strong emphasis on customer service
- ✓ Financially stable



Questions?

Thank you for your time.

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