



Lineage Logistics Holdings, LLC

My Pet Protection Choice

January 2026



Why pet insurance?



The unexpected costs of pet parenting

Of the two-thirds of Americans who are pet owners, only 24% have pet insurance.¹ This presents a challenge for many employees when unexpected veterinary bills put pressure on their budget.



42%

of pet owners say they can't cover a surprise vet bill of \$1,000 or less without going into debt.²



63%

of pet owners said they would have difficulty paying a surprise vet bill ²

[1] "Survey: Nearly One-Fourth of U.S. Pet Owners Insure Their Pets." Nerdwallet, 2024. <https://www.nerdwallet.com/article/insurance/pet-insurance-survey-data>

[2] "Pet Ownership Statistics 2024." Forbes Advisor, 2024. <https://www.forbes.com/advisor/pet-insurance/pet-ownership-statistics/>

Reducing financial uncertainty for pet-loving employees

- 93% of pet owners with pet insurance enroll through their employers¹
- 52% of pet owners don't have funds set aside for pet health emergencies¹
- 53% of pet owners worry about how they'll pay for veterinary bills¹
- 36% of Gen Z and millennials no longer own a pet due to cost-related issues¹

[1] 2024 Nationwide/Material Holdings research study



My Pet Protection Choice[®]

Our new & flexible pet insurance plan!



Coverage built for a full spectrum of care



Options for pet parents who rarely visit the vet, occasionally see the vet, & those that regularly seek vet care



All Nationwide[®] pet insurance plans include time- and money-saving features:

VetHelpline[®]

PetRxExpress[®]

petco
veterinary services

Unlimited 24/7 pet telehealth support Effortless, low-cost prescriptions Savings on veterinary services

Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and any annual limits that may apply. Plans may not be available in all states. Policy eligibility may vary.

What makes My Pet Protection ChoiceSM different?

Our new employee-only plans offer even more:

- Coverage can be dialed up or down by category (accident, illness, hereditary and congenital, and wellness)¹
- Increased maximum annual benefits as high as \$15,800 (compared with previous \$7,500 maximum)
- More flexible pricing for different budgets and pet needs
- Wellness coverage for dogs and cats based on benefit schedule
- Accident-only coverage now available

[1] Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and any annual limits that may apply. Plans may not be available in all states. Policy eligibility may vary.



What makes My Pet Protection ChoiceSM different?

Many of the same employee-only features as before:

- Guaranteed issuance¹
- Multi-pet discounts available
- Easy payroll payment capability
- Use any licensed veterinarian
- Optional wellness coverage available
- Emergency boarding and kenneling fees
- Lost pet due to theft or straying
- Lost pet advertising and reward
- Mortality benefit

[1] Guaranteed issuance means any new pets enrolling into a My Pet Protection Choice plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply.

“
**Nationwide is
the industry’s first
provider of coverage
for birds and
exotic pets**
”



Enrolling is easy

1

Go online

Visit <https://partnersolutions.nationwide.com/pet/onlineage> to start a quote. Enrollment is open year-round. Avian & Exotic pet enrollments must be completed by phone. (877-738-7874)

2

Answer a few questions

Tell us a little about your pet.

3

Choose your coverage

Select a plan and add all pets you want to insure. Each pet is issued an individual policy.*

4

Enter payment

Provide your <<SSN>> for payroll deduction or enter your payment information to complete your purchase.

Enrollment available
by phone: 877-738-7874

Benefit enrollment
open year-round

Each pet issued an
individual policy

Multiple-pet
discount available

*Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

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VetHelpline®

•24/7 pet telehealth

•All Nationwide® pet insurance members enjoy unlimited access to VetHelpline® for round-the-clock telehealth with licensed veterinary professionals.

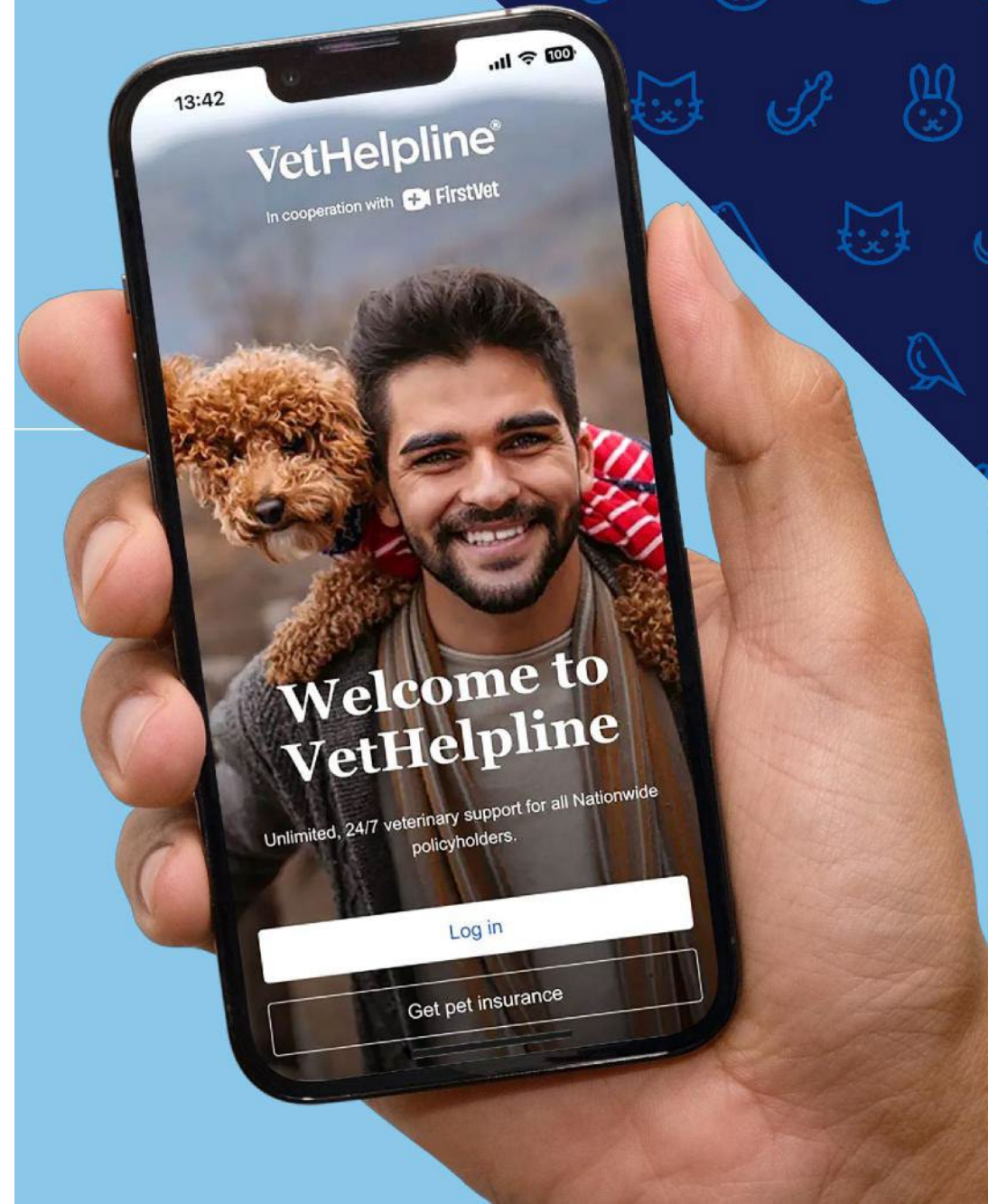
•Download the VetHelpline app from the App Store or Google Play.



How it works

1. Download the app
2. Retrieve pet information
3. Connect with our vet team
4. Talk to a professional

•Members can start using this service once their policy is in effect—there's no sign up or extra enrollment required.



•Nationwide®

PetRxExpress®

•Discounted pet medications

•Save time and money when filling pet prescriptions at participating pharmacies with Nationwide PetRxExpress®.

- Program available to all active Nationwide pet insurance members
- Receive discounted pricing on medications
- No additional cost to use

•How it works

1. The member downloads a digital pet insurance card at my.petinsurance.com

1. Written prescriptions can be taken to any participating pharmacy location, or the member's veterinarian can call it in

1. The member shows their pet insurance card at checkout to have their discount applied





•Save on veterinary care

•Nationwide® pet insurance members save 10% on every visit to a Vetco Total Care Hospital or Vetco Vaccination Clinic inside Petco.*



Full-service animal hospital that offers everything from preventive care to diagnostics and surgery



Express care for vaccinations, flea/tick and heartworm prescriptions and microchipping



*All offers can be used at the same appointment. 10% discount is not valid at the following Vetco Total Care locations in Florida: Deerfield Beach, Pembroke Pines, Oakland Park, Coral Springs, Boca Raton, Homestead, Miami, Fort Myers, Sarasota, Stuart, Palm Beach Gardens and Port St. Lucie.

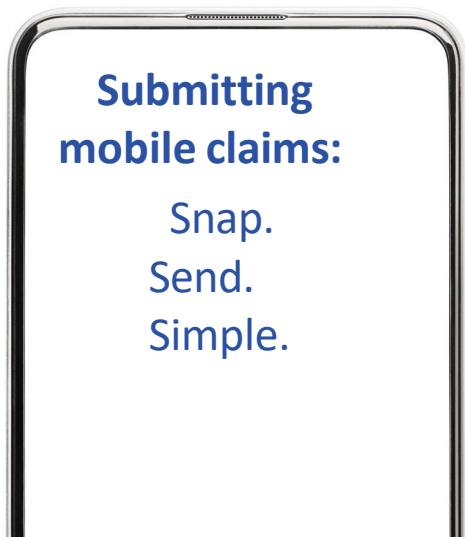
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How to File a Claim:

Easy to use, easy to understand



- 1 Pay veterinarian at the time of service
- 2 Submit claim from any device **within 180 days of treatment**
- 3 Get reimbursed for eligible expenses



- 1 Log on to my.petinsurance.com
- 2 Enter claim information
- 3 Snap a photo of paid veterinarian bill and upload



•We make using pet insurance easy



•Members can submit claims straight from their mobile device in two steps

- 1 •Snap a photo using your mobile device or upload an existing document or image
- 2 •Submit a claim on my.petinsurance.com

•That's it! Members can also elect to receive reimbursements sent straight to their bank account

A smartphone screen showing the Nationwide mobile app interface for filing a new claim. The app has a white background with a blue header bar containing the Nationwide logo and a notification bell icon. The main content area is titled "File a new claim" and includes a back arrow. Below the title, there is a section "Who is this claim for?" with two options: "Fluffy" (selected with a blue checkmark) and "Archie Von Snuffington". The next section is "Tell us what happened" with a text input field. Below that is a dropdown menu for "Please enter your hospital name" with "Nice Guys Clinic" selected. There are two date pickers: "Treatment Date(s) - FROM:" with "01/20/2017" and "Treatment Date(s) - TO:" with "03/20/2017". At the bottom, there are two buttons for "Reason for visit; tap all that apply": "Wellness" and "Injury or illness" (selected). The bottom of the screen shows the start of a question: "What injury or illness did your".

•Easy self-service

•Members can log in to make updates to their pet insurance anytime.

- Adjust payment settings
- Edit account settings and pet information
- Find important policy details
- Access Member Perks discounts

We're dedicated to providing the best member experience¹⁹

Our knowledgeable claims associates work hard for the more than 1M pets we protect—and their owners

- More than 170 highly-skilled claims analysts, most of whom have veterinary backgrounds
- Goal is to provide extraordinary care for all members by processing all claims in a timely manner
- Currently has industry-leading turnaround times for claims processing
- Processes more than 3,000,000 claims annually

Member Care

800-540-2016

Monday through Friday, 5 a.m. to 7 p.m.

Saturday, 7 a.m. to 3:30 p.m.

(All times Pacific)

Online

my.petinsurance.com

- Edit account settings and pet information
- Find important policy details and download forms
- View and track claims

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



Thank you!



Rep Name	Dax D. Hoff
Rep Title	National Account Executive
Member Care	800-540-2016 (All policy & claims questions)
Quote & Enroll	<u>https://partnersolutions.nationwide.com/pet/onlineage</u>

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?

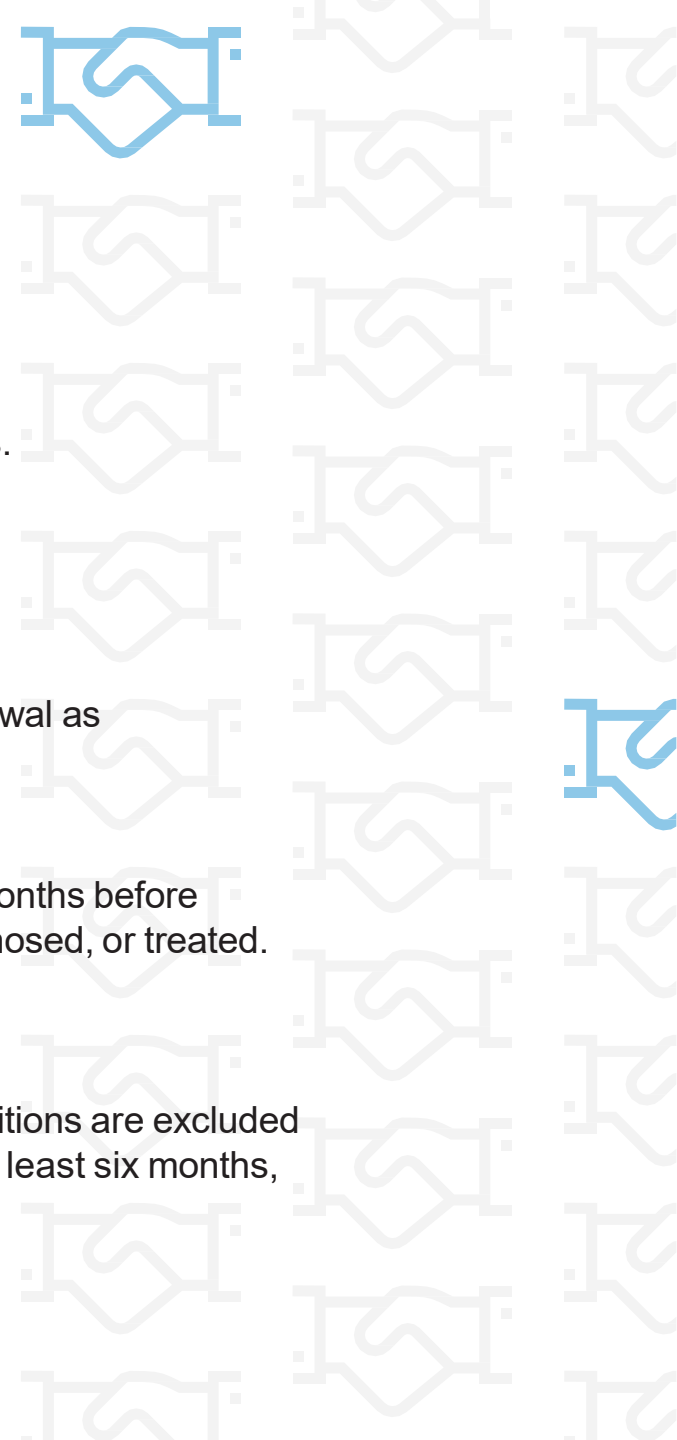
Your pet insurance policy is portable and will remain active. However, your premium may change at policy renewal as preferred pricing may no longer apply.

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.





Nationwide[®]

All plans require accident coverage; additional coverage for illness, hereditary & congenital, and wellness is optional. Optional coverage for behavior, prescription food and prescription supplements may also be available. Optional cruciate coverage may be added after the first year of coverage; not available in all states. Pre-existing conditions are not covered.

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 information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, My Pet Protection, and VetHelpline are service marks of Nationwide Mutual Insurance Company. Third party marks are the property of their respective owners. ©2025 Nationwide. 24GRP10277Q.

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