

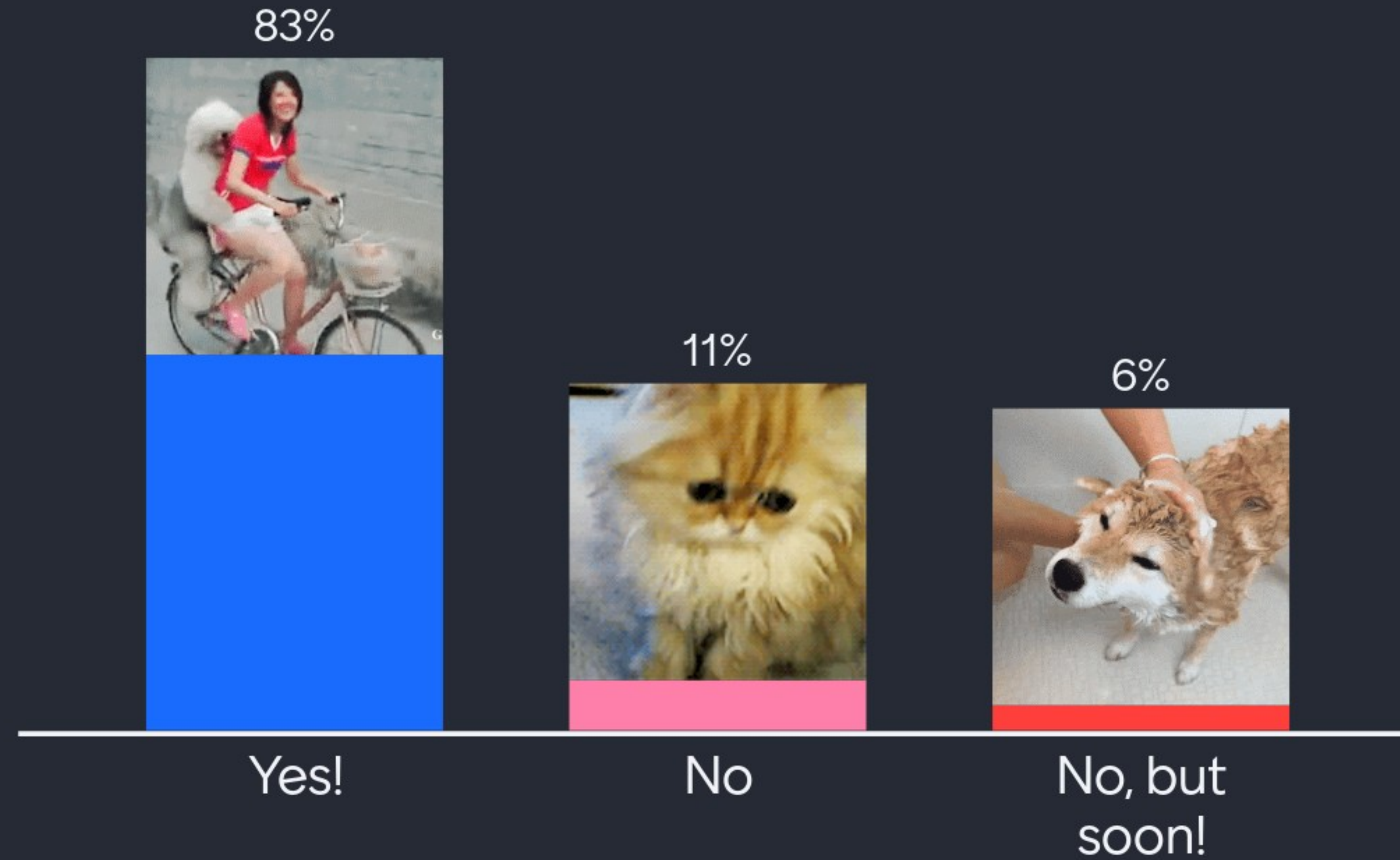


ease

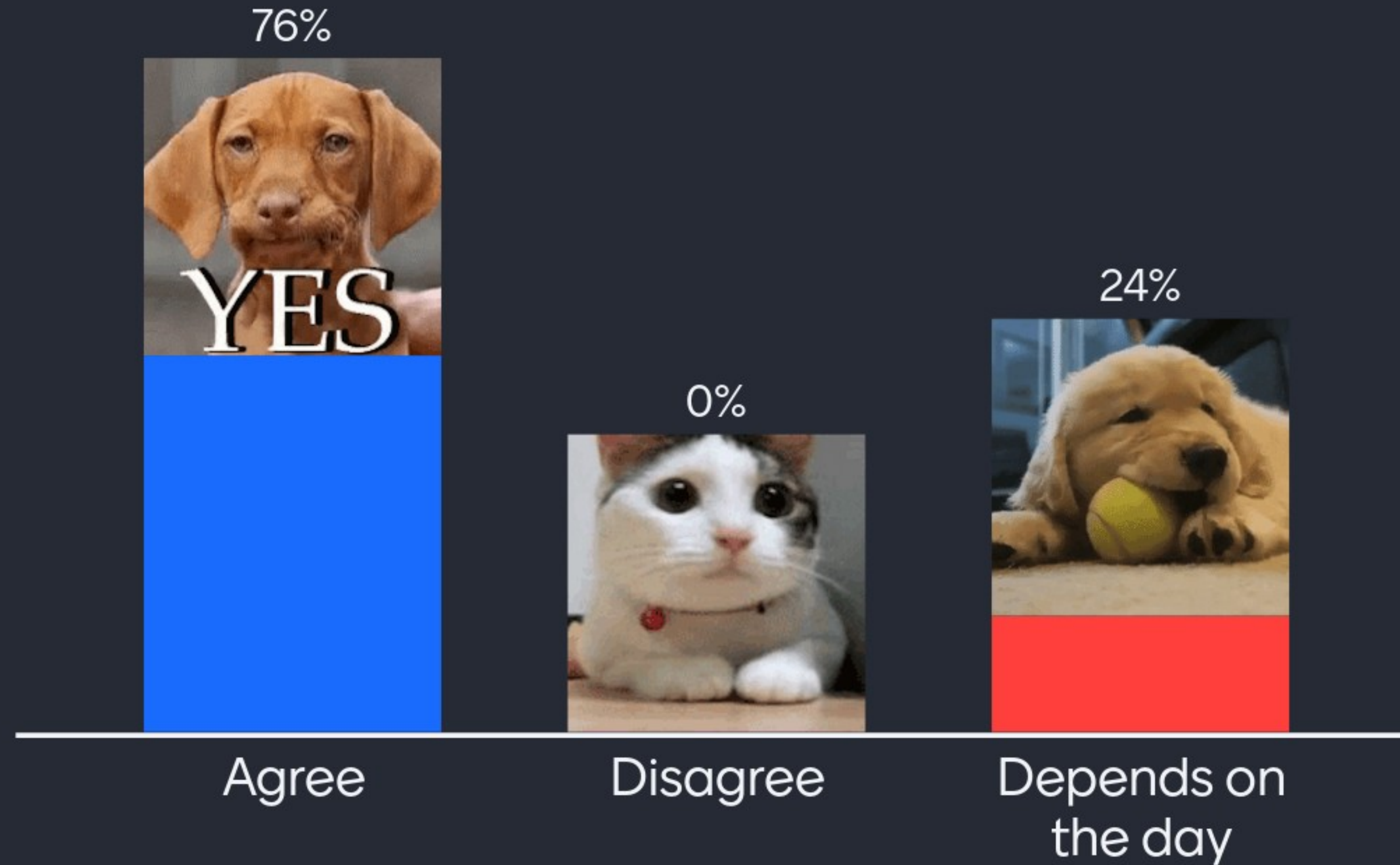
**Program +
Integration
Overview**



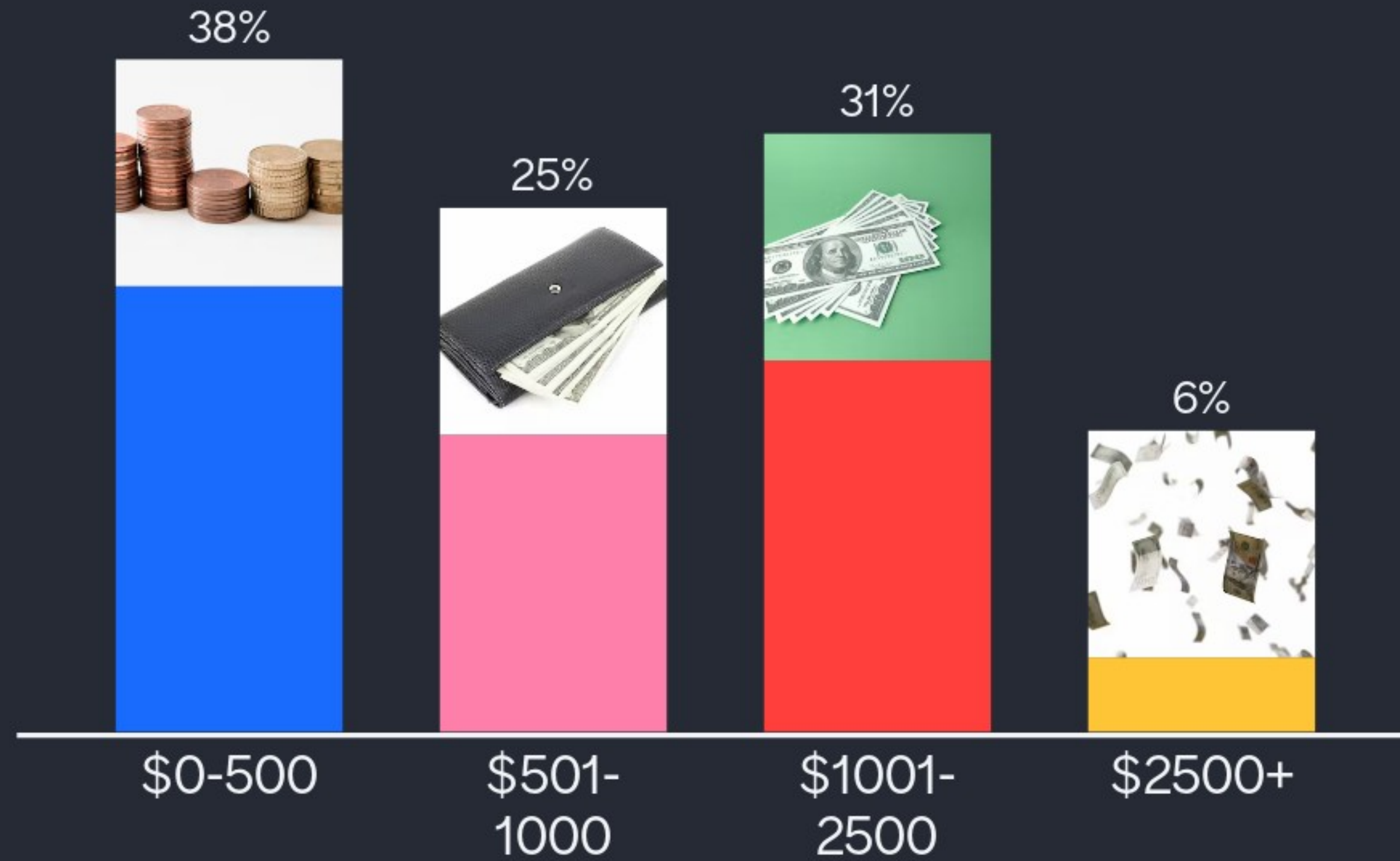
Do you have pets at home?



Pet parents: Do you love your pet(s)?



Pet parents: How much did you spend at the vet last year?





The Cultural Evolution of Pets



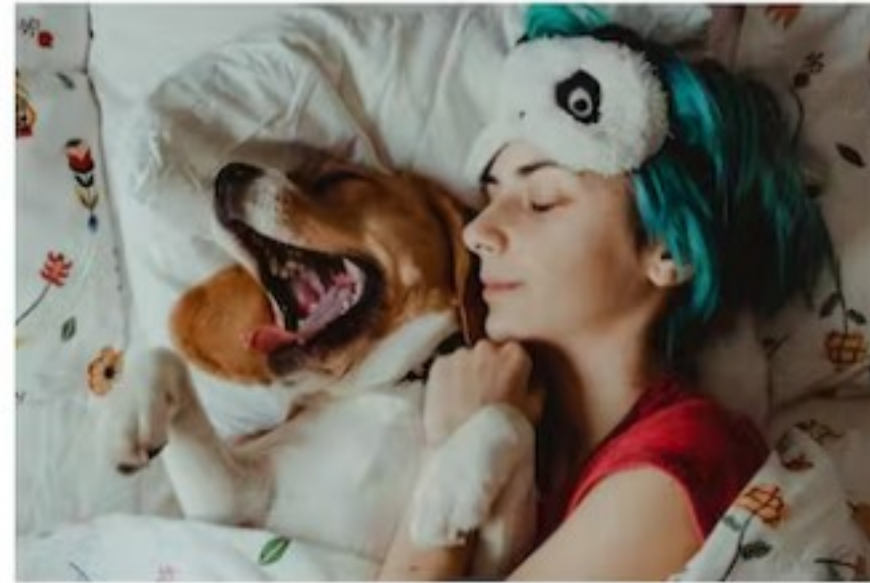
Pets' Progression in Our Homes (and Hearts):



The Backyard



Pets have entered American homes since March 2020



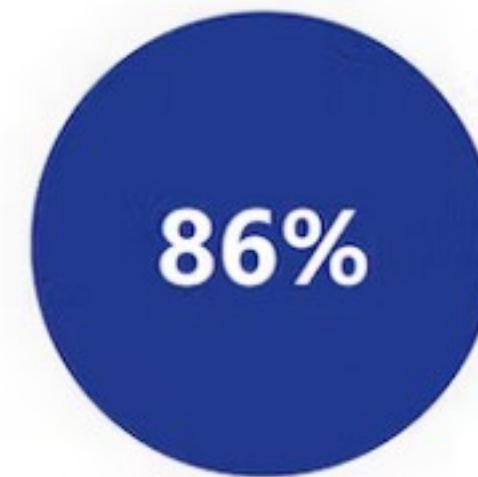
The Bedroom



Consider their pet to be a member of the family

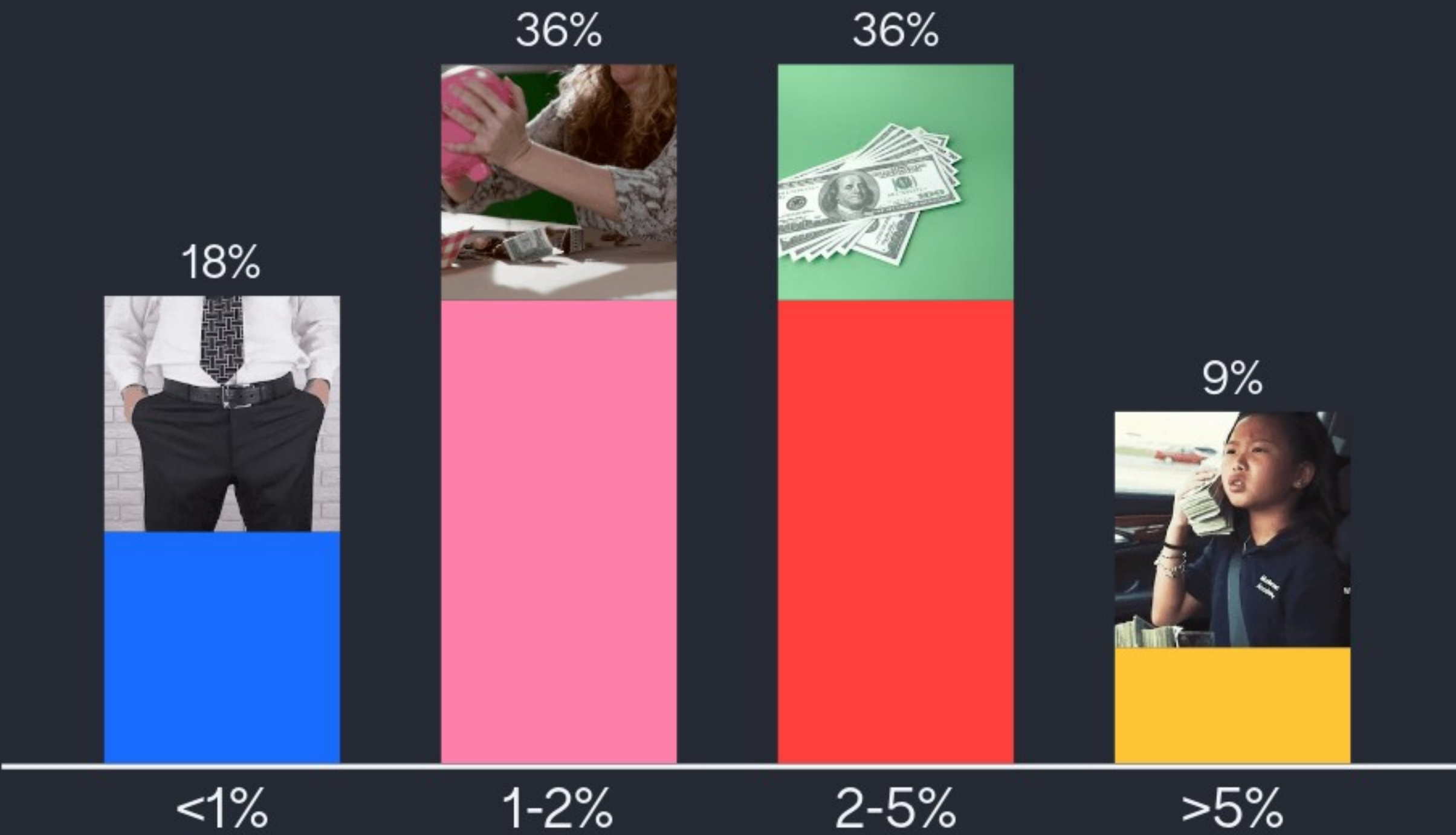


The Stroller

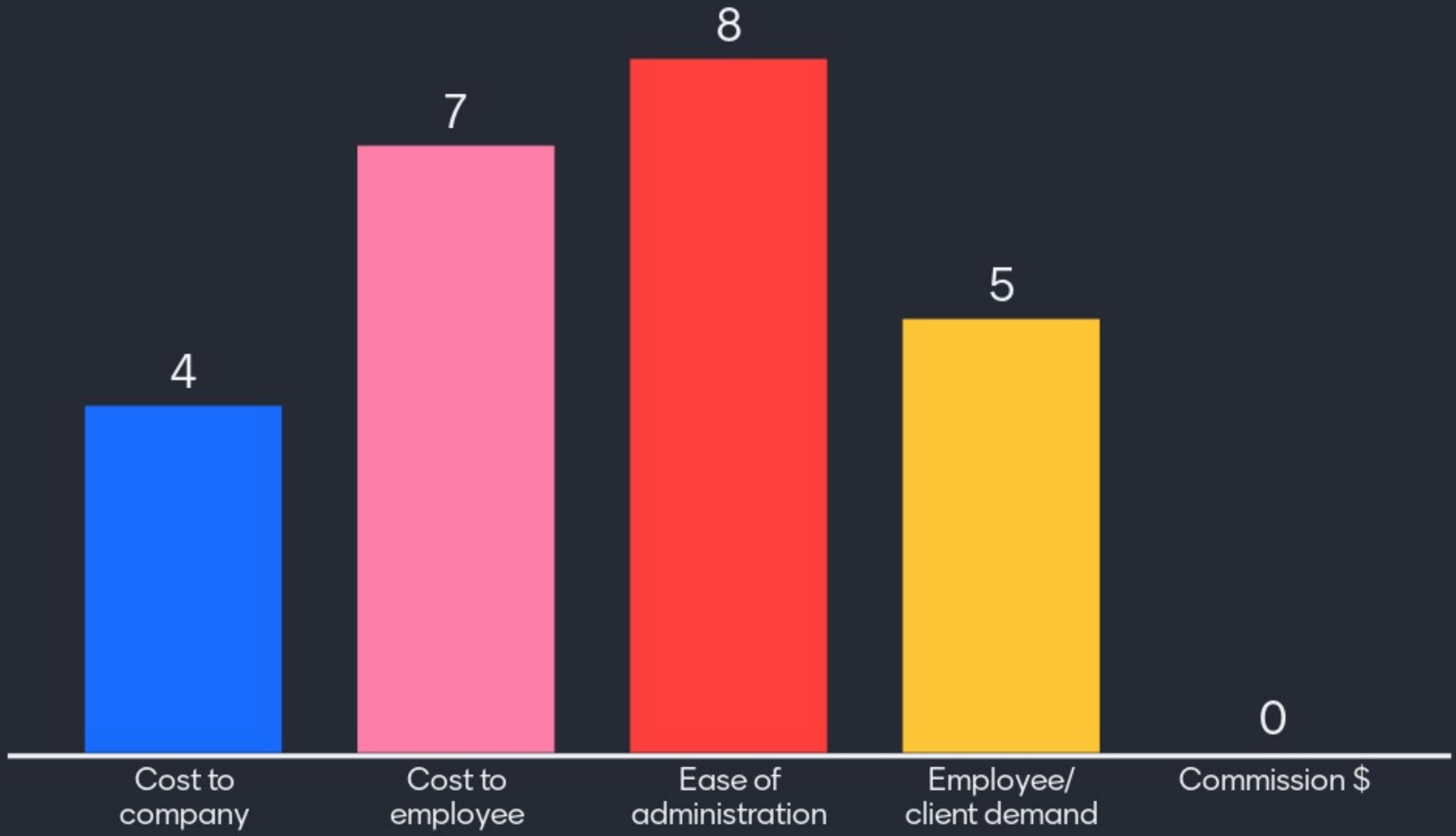


Believe their pet has positively impacted their mental health during the pandemic

What employee participation rates do you typically see with pet insurance?



What is most important to you as you evaluate voluntary benefits for your clients?

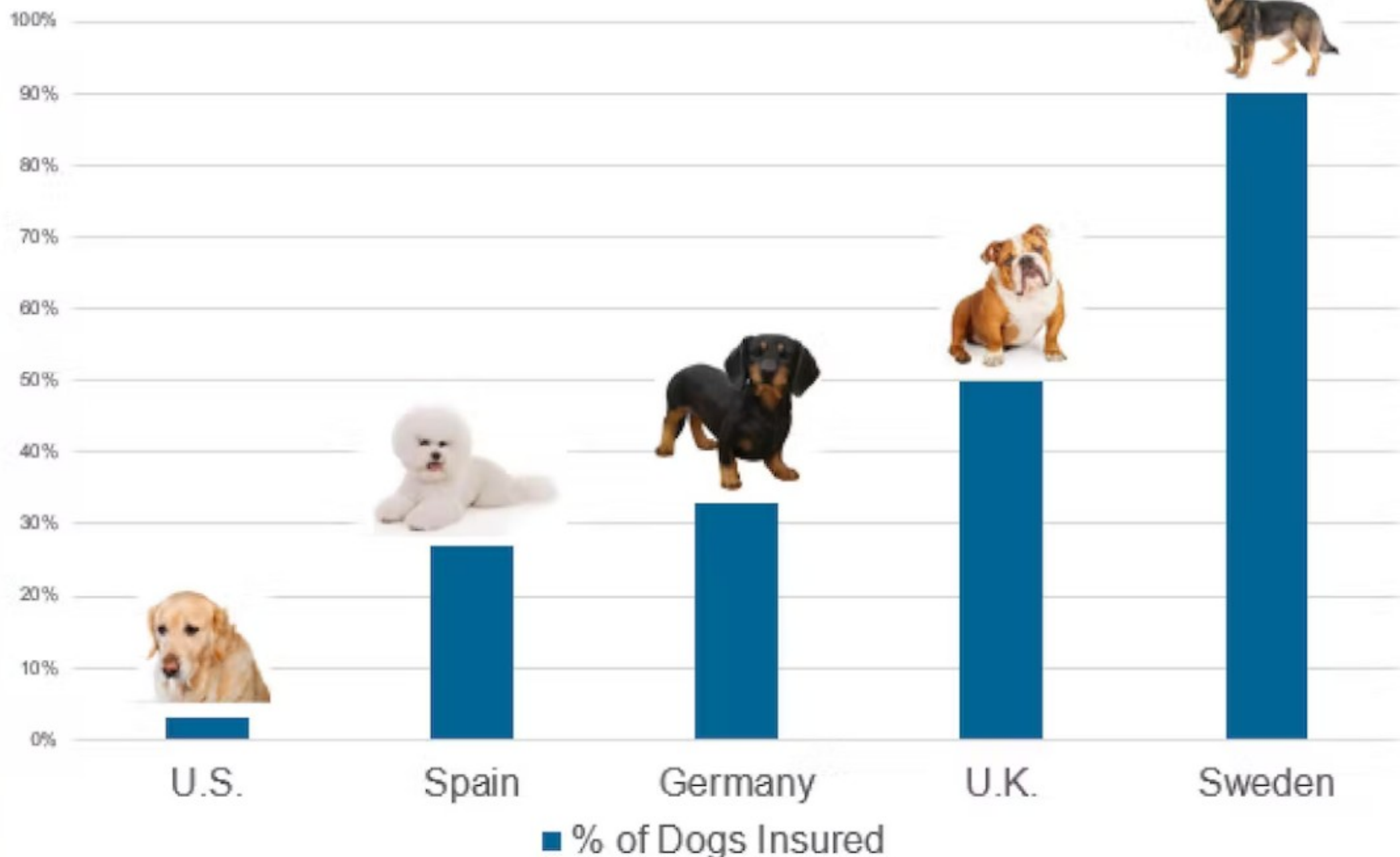


The Problem with Pet Insurance

More working Americans need pet care than need vision care – so why is participation so low?



Pet Insurance Penetration Rates by Country



65% of American pet parents worry about being able to afford veterinary care – so few of our pets are protected because the model does not offer value to many consumers

What is United Pet Care?

We're not insurance – we're even better!

UPC Features

20-50% Savings on In-House Services

No Claim Forms, Deductibles, or Waiting Periods

Senior and Rescue Pets are Eligible

No Exclusions for Pre- Existing / Breed Specific Conditions

No Referrals Necessary to Visit a Specialist

No Annual Maximums

Our Pet Healthcare Membership Covers ALL In-House Veterinary Services, Including:

STANDARD VET CARE

Wellness Visits

Routine Care

Vaccinations

Sick Visits

Parasite Screenings

+SO MUCH MORE

Dental Exams

Emergency Care

Allergy Treatments

In-House X-Rays

Cancer Care

Hospitalization

*Savings / scope of program set by member practices



Includes access to a 24/7 Pet Helpline

Program Benefit Summary

Veterinary Service	Estimated Cost*	UPC Member Savings
Routine Wellness Exam	\$80	Save \$20 - 40
Vaccinations	\$120	Save \$30 - 60
Fecal Exam	\$57	Save \$14.25
Spay / Neuter	\$250	Save \$62.50
In-House Lab Work	\$96	Save \$24.00
Dental Cleaning & X-Rays	\$475	Save \$118.75
Emergency Visit Fee	\$90	Save \$45.00
X-Rays	\$120	Save \$30.00
Cruciate Ligament Repair	\$825	Save \$206.25
Tumor Removal	\$525	Save \$131.25

What's included in the plan?

All in-house medical services and procedures, including on-site medications¹



* Based on actual bills submitted by members; may not be representative of local prices

¹ Medication coverage, and certain other exclusions, are on a vet-by-vet basis – specific coverage levels for each vet are available on our website

Much More than Just a Pet Healthcare Plan

Pet care by United Pet Care works hard to save you time and money. See how we stack up with conventional pet insurance.

		<i>Lemonade</i>	Nationwide	Pets Best [®]	petfirst	 Odie	 bivvy	 eusoh
Old age (≥10 YEARS) care	✓	✓	✗	✓	✓	✓	✓	✓
Pre-existing conditions accepted	✓	✗	✗	✗	✗	✗	✗	✗
Hereditary/congenital conditions covered	✓	✓	✗	✓	✓	✓	✓	✓
Well care services	✓	✗	✗	✗	✓	✗	✗	✓
Spay/neuter benefits included	✓	✓	✓	✓	✓	✓	✗	✗
No deductibles	✓	✗	✗	✗	✗	✗	✗	✗
No waiting periods	✓	✗	✗	✗	✗	✗	✗	✗
No claim forms	✓	✗	✗	✗	✗	✗	✗	✗
No maximum dollar amount annually	✓	✗	✗	✗	✗	✗	✗	✗



Program & Pricing



Preferred Program:

- 25-50% savings on Office Visits, Annual Exams, Vaccines
- 25% savings Procedures and Medications*
- Unlimited 24/7 pet helpline access – phone, web & video chat
- Savings on lab tests & other pet supplies

Program Impact Highlights:

- Employee participation rates of **10-20%+** (unsubsidized)
- Average member CSAT score: **93%**
- Member NPS: **61** Broker/HR NPS: **62**
- Average annual vet savings of **>\$250** (per dog)
- **>95%** vet partner retention rate; **>98%** employer retention

Program Pricing

DTC / Website Rate

1 Pet:	\$ 30.00
2 Pets:	\$ 58.00
3 Pets:	\$ 76.00
Each Additional Pet:	\$ 28.00

PRD / Employee Rate (42% discount)

1 Pet:	\$ 17.50
2 Pets:	\$ 34.00
3 Pets:	\$ 50.50
Each Additional Pet:	\$ 16.50

Recurring Broker Commission: 10%

Why brokers love



1

Ease of use – Simple enrollment with no rating factor questions enhances the employee experience & minimizes admin

2

No licensing, no regulation – We can quickly and freely adapt to accommodate the needs of our/your clients

3

Employee engagement during OE – Consistently at the top of employees' wish lists, pet benefits activate them and drive vol. ben. participation

4

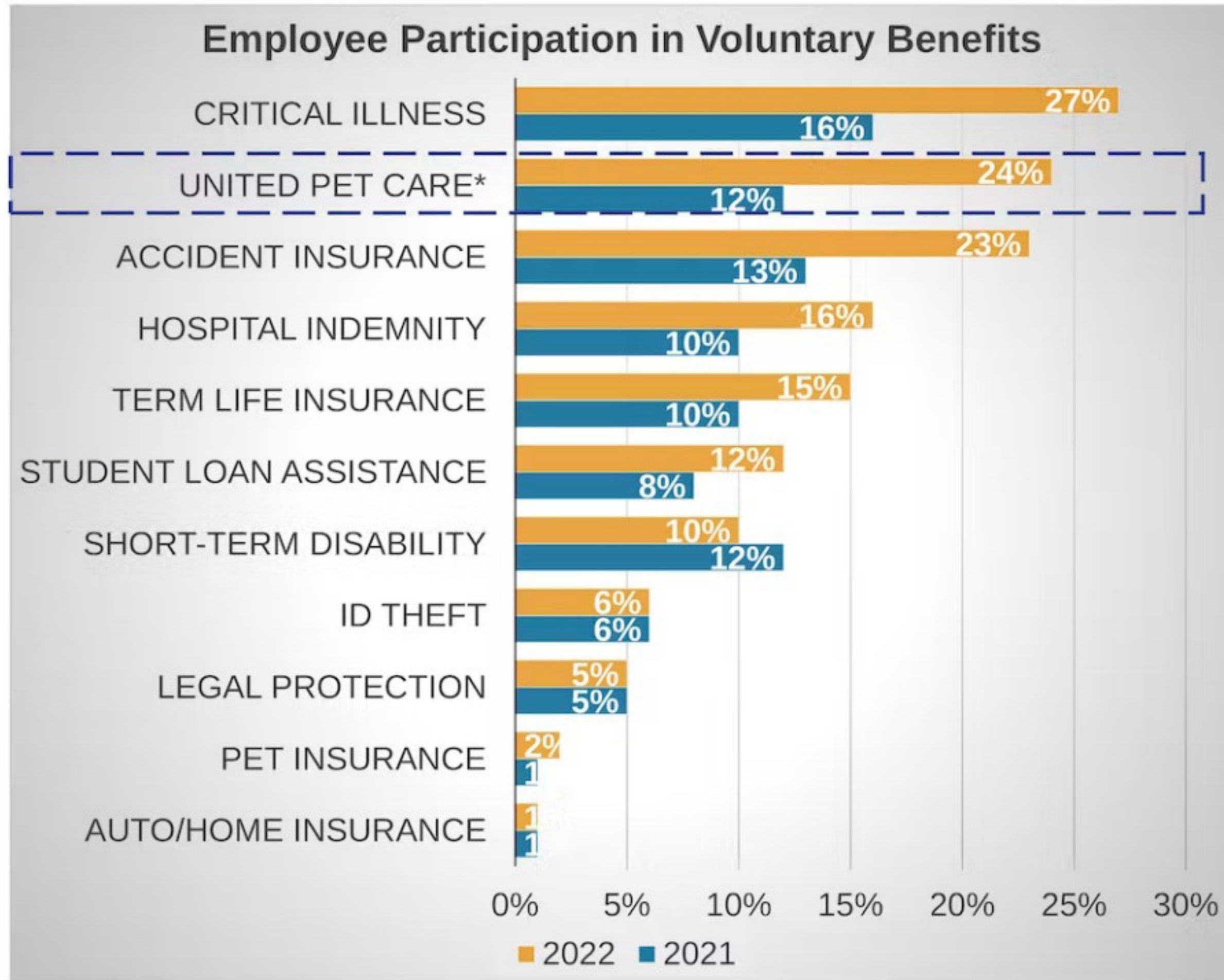
Great for small groups – No minimum group size or participation requirements



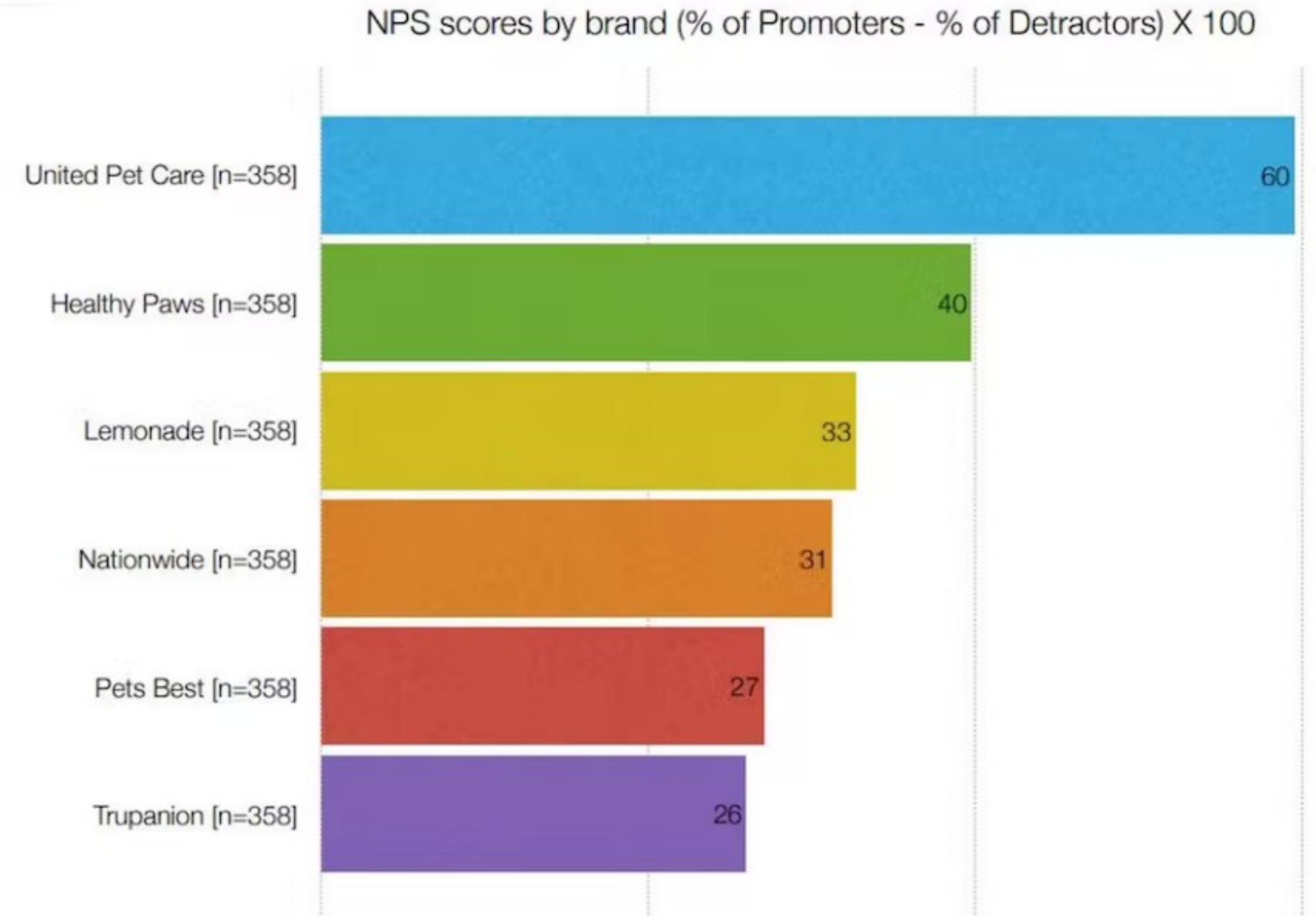
Pets shape human health:

- **Pet owners visit a doctor 0.6 times less annually than non-pet owners, driving cost savings of \$11.37 billion* last year**
- **86% of pet parents believe their pet had a positive impact on their mental health and wellness during the pandemic**
- **20+ million dog owners who walk their dog 5x times a week show lower obesity rates, driving savings of \$418 million***

High Participation, High Satisfaction



Voted "Best in Breed" by Brokers



NPS survey administered anonymously by a 3rd party firm to B2B insurance + voluntary benefits brokers

* Blue bar represents average UPC employee participation with a file feed in place; orange bar is top decile of accounts

Who We Are



UPC Highlights:

We are the world's first and only "HMO for fur babies" a pet healthcare membership network offered exclusively as an employee benefit

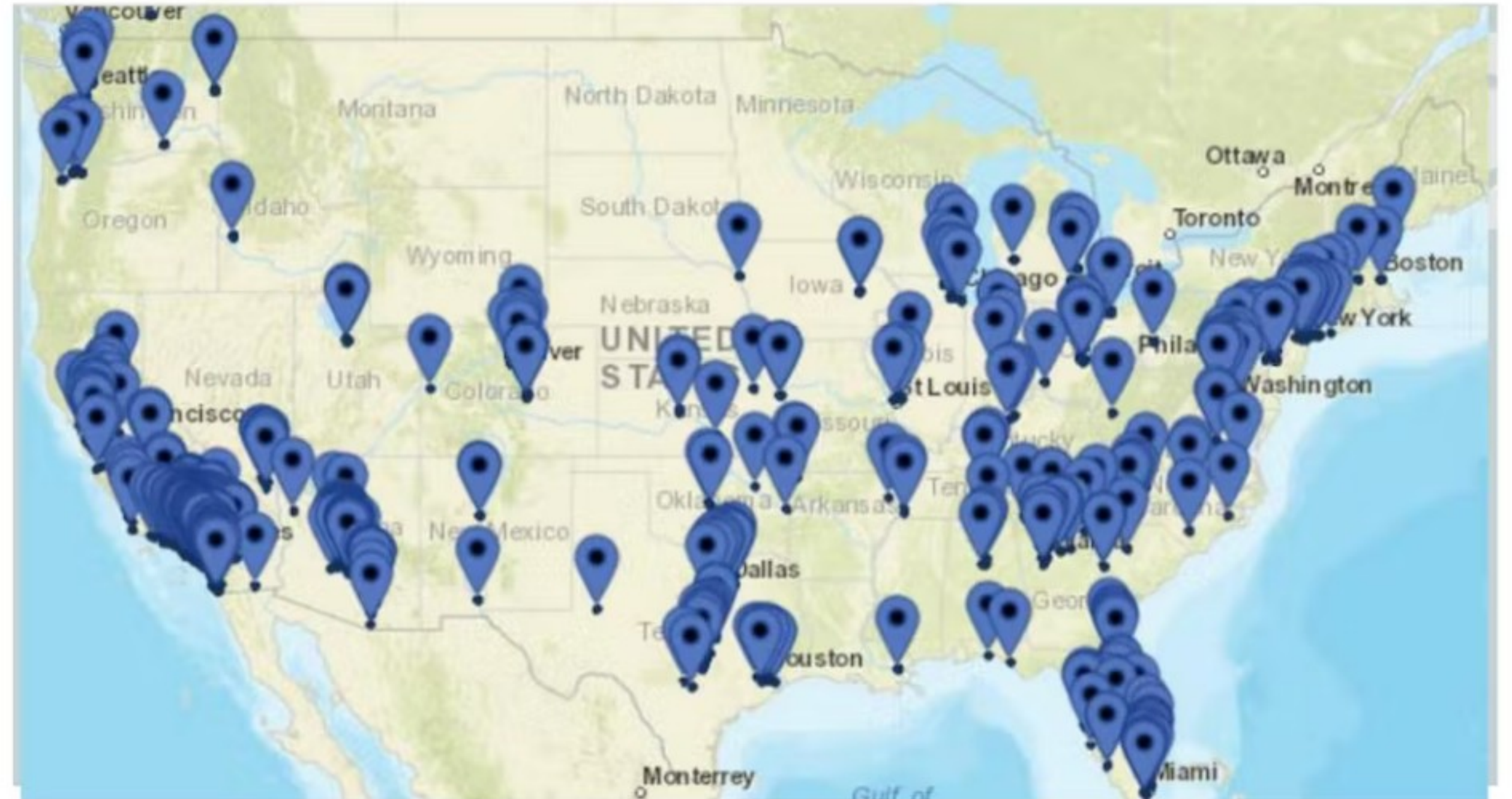
We are:

Well-established: Founded in 1996; partnerships with >1000 employer groups nationwide

Independently-owned: And pet-parent led; Phoenix-based customer service team available extended business hours

Mission-driven: We are here to make world-class pet care accessible and affordable to pet parents everywhere

Customer-obsessed: We are proud to have an (industry-leading) NPS score of 62, with an average monthly customer satisfaction score of >90%



Our Veterinary Network

- ~500 practices (1500+ vets) across 100+ cities (and counting!)
- 80% independently owned (20% 'decentralized' consolidators)
- **>95% annual retention rates** for our vet partners
- Average Yelp rating of 4.3 stars (out of 5)



Zip-code based search tool available [here](#)

Why United Pet Care?



For Employees



Affordable – \$17.50 per month (per pet) via PRD



Inclusive – no exclusions due to age, pre-existing or breed-specific conditions, and coverage for all small animals



Accessible – up to **10x higher Employee Acceptance Rates** than traditional pet insurance



Easy – no claim forms, no deductibles, instant and guaranteed savings every visit

For Employers



No Cost – no employer subsidy required, no hidden fees



Integrated – aligned with your systems and processes



Easy to administer – no minimum participation, and EDI file feeds for low-touch ongoing maintenance



Effective – increased enrollments, higher satisfaction, greater impact

Our mission is to make world-class pet healthcare affordable and accessible to all employees

Our Integration with EASE



Let's take it for a test drive!

24/7 Pet Helpline



whiskerDocs®

Smarter Pet Parenting®

whiskerDocs offers enterprise-level telehealth solutions with the perfect blend of technology and expertise to assist pet owners in the everyday health and care of their pets, raising consumers' health intelligence and impacting buying decisions.

By providing the instant access to veterinary information consumers demand, our partners enjoy increased satisfaction and loyalty.

Overview

whiskerDocs®, the leading provider of 24/7 pet telehealth services, has been providing services to pet parents with emergency, wellness, and behavioral questions via direct memberships and business-to-business partnerships since 2014.

Our patented decision support protocols and self-service tools have provided pet owners with the same services they've come to expect for their human healthcare needs. Today, over 6 million pets are provided with access to whiskerDocs via our client partners.

99% satisfaction rate

Real-time access (<45 sec.)

Multi-channel options

Integrated with primary vet



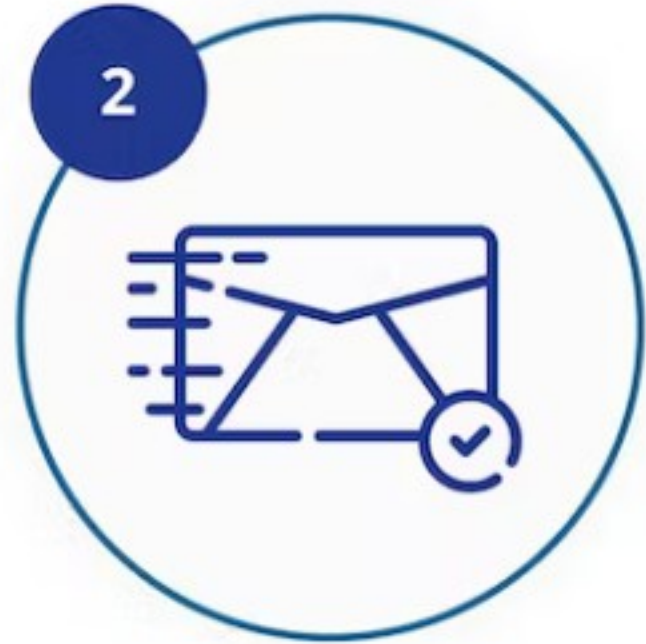
* Currently available as telephone + scheduled video chat; webchat + on-demand VC 3/1/23

How It Works

To Enroll



Members enroll via your platform; an enrolled member roster is sent to UPC



We send all members an 'activation' email (or several) to visit our website, where they update pet info & **choose their primary vet**



Membership cards and welcome packets sent (digitally, paper available upon request). Initial membership term is for one year.

You receive a copy of each enrollment

- UPC handles all changes directly via our Customer Service team
- UPC sends a monthly invoice with enrolled members' information and changes highlighted
- Invoices sent on the 1st of each month, with payment due the 1st of the following month
- Members have the option to continue their membership via credit card upon termination

At The Vet

- Members show their card
- Savings applied at checkout
- That's it!

Questions? Check out our [video](#)

UPC Self-service Portal



- Chat bots and FAQs for common questions & change requests
- Live Customer Success team available via chat/phone/email 7a – 6p PST
- HR contacts (& brokers) can add/change/cancel members within the portal in near real-time
- All documents available within the portal; e-payments coming soon
- Employers receive notifications of any relevant member-driven changes & file feed discrepancies via automated email (can restrict upon request)
- Next iteration (August) to include communications + marketing capabilities

The screenshot shows the 'Account Overview' page. On the left is a navigation sidebar with the United Pet Care logo and menu items: Overview (selected), My Pets, My Vet, Documents, Profile, and Billing. The main content area displays account details: Account Active (checked), 2 Pets Covered, Member ID 404-20-2995, Effective Date 2022-02-01, and Rate \$0.00. Below this is the 'My Pets' section, showing two pet profiles: Loki (Terrier Mix, 3y) and Archie (Shih Tzu, 1.06y). There is an 'Add Pet' button. A tooltip for 'Ingleside Animal Hospital - 114' is visible, showing the address: 4855 E. Thomas Road, Phoenix, AZ, 85018.

The screenshot shows the 'Overview' page for an employer. The sidebar includes the United Pet Care logo and menu items: Overview (selected), Employee Roster, Documents, and Profile. The main content area shows '2 Total Enrolled' and a 'Last Invoice' of '\$33.9'. Below is a 'Recently Enrolled' table with the following data:

STATUS	NAME	EMPLOYEE ID	PLAN	RATE	PETS	EFFECTIVE DATE
Active	Leo Zhou	123456	Choice	\$22.25		Mar 01 2022
Active	John Brown	5151515	Preferred	\$11.66		Apr 01 2022

At the bottom, there are three buttons: 'All Employees', 'Add Employee', 'Change Employee Information', and 'Cancel Employee'. On the right, the 'Documents' section lists three files: '13579_Employer Roster_12/20/2021.xls' (Feb 21 2022), '13579_Employer Change Roster_1/5/2022.xls' (Feb 21 2022), and '13579_Employer Roster_3/2/2022.xls' (Apr 07 2022).





Happy Clients

GreatHearts
CLASSICAL EDUCATION. REVOLUTIONARY SCHOOLS.



Children's Hospital
LOS ANGELES

CARVANA



AltaMed
QUALITY CARE WITHOUT EXCEPTION™

dogtopia.



Scottsdale *Unified*
SCHOOL DISTRICT



GAMES

stamps
.com

freedom
FINANCIAL NETWORK

Camino Health Center

Affiliated with Mission Hospital, St. Joseph Health



Thank You!

 www.unitedpetcare.com

 sales@unitedpetcare.com

OR: Add our benefit in Ease and we'll reach out!

 **United Pet Care**