

Hello and thank you for choosing ASPCA Pet Health Insurance for your employees! Adding pet insurance to your benefit offerings is a great way to show your employees that you care about all of their dependents – even the fuzzy ones!

Our Employee Benefit program was designed with the employee in mind. Each pet has unique needs, and each employee has their own unique needs, such as budgeting. Knowing this, we created a program that allows for full **customization** of each pet's plan, and have given all the power to the pet parent – down to what their plan covers, what it costs, and how they pay for it.

There are no group rates as you would see with other group insurance products – each employee can customize the plan that's right for them and their pet, and will receive their discount on that plan. Our program provides a **10% discount**\* to all employees, which can be combined with our 10% multiple pet discount for a maximum savings of 20%. Given that the cost of each employee's plan will differ, we use a **direct-bill** solution, where the employee pays us directly in the form and frequency of their choosing. That means no administrative burden on your HR or Payroll teams!

That said, this program was designed with you – the benefits administrator – in mind as well. We've taken the hard work out of implementation and administration by providing an easy, direct-bill program with turnkey communication materials. Our **full-service contact center** is staffed with licensed representatives six days a week to help your employees with any questions or concerns. Our turnkey communication materials are detailed below with recommendations on how to distribute them:

- <u>Benefit Guide</u> a five-page digital brochure, outlining our employee benefit program and plan offerings. This guide is hyperlinked with the landing page URL for employees to start a quote online.
  - We recommend hosting this on your employee intranet or benefits platform.
- Benefit Flyer a one-page overview of our employee benefit program and plan offerings. We recommend adding this to onboarding or open enrollment kits (printed or digital).
- Benefit Email an outlook email template that you can send to your employees to communicate the benefit. It sends them to a landing page with our "Digging Into Pet Insurance" video and has your discount code embedded, should they chose to start a quote.

  We recommend sending this out to employees to communicate the benefit launch.

Please let me know how I can further assist you and your employees. I will serve as your account manager, so please feel free to contact me at the phone number or email address below. Please note that if an employee has a question regarding our plans' coverage or costs, they should be directed to our Customer Service team at 1-877-343-5314.

Thank you again for choosing ASPCA Pet Health Insurance for your employees, and we look forward to a successful partnership!

Yours in good (pet) health,

**Lyndsey Bates** | Partner Support Specialist **Crum & Forster Pet Insurance Group<sup>™</sup>** | a Fairfax Company

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<sup>\*10%</sup> group discount not available in TN or HI due to Department of Insurance restrictions.