



# Figgo Pet Insurance

Caring for every member of your employees' family

Prepared for: City of Racine, WI

Date: 3/7/23

United  
Healthcare

**FIGGO**  
Underwritten by Independence  
American Insurance Co.

# The Elements of a Better Experience

It's what sets us apart from other carriers.



## Experience

**One experienced account team** providing simplified administration with your UnitedHealthcare Account Management Team, with a subject matter expert on pet insurance



## Innovation

An **individually underwritten pet health solution** that goes beyond pet insurance including the Pet Cloud and 24/7 Virtual Vet without additional cost.

**Employees create a plan design** with sought after coverages like wellness and dental.



## Simplicity

**Flexible** direct-to consumer billing options

**Perpetual enrollment**, convenient for any time of year

**Group discount** for extra savings on premiums





# Pets are Family, and The Cost of Caring for Them Continues to Rise



 **70%**

of households care for at least 1 pet<sup>1</sup>



**1 in 3 pets** needs urgent care each year<sup>2</sup>



**\$800–\$1,500** is the average cost of an emergency vet bill<sup>2</sup>



In **2021**, pet insurance became **one of the top 4** voluntary benefits employers offer to support their employees<sup>3</sup>



UnitedHealthcare recognizes the **connection between pets and human health** and offer products to help improve the **wellness of both**



FIGO is more than insurance coverage for pets; it's an award-winning **technology** and **service** company offering a set of tools to make pet owners' lives easier

## Among companies with pet-inclusive policies:

**83%**

of employees feel a greater sense of loyalty to their company<sup>4</sup>

### Employees are also:

- More fully engaged at work<sup>5</sup>
- More satisfied with their employer<sup>5</sup>
- More likely to recommend their employer to others<sup>5</sup>



<sup>1</sup> Pet Industry Market Size, Trends and Ownership Statistics. americanpetproducts.org/press\_industrytrends.asp. Accessed May 2022.

<sup>2</sup> CNBC. Are You Prepared for a Pet Emergency? Most Americans Are Not. cnbc.com/2018/06/14/are-you-prepared-for-a-pet-emergency-most-americans-are-not.html. Accessed March 2022.

<sup>3</sup> 2021 Emerging Trends in Health Care Survey. WTW, May 27, 2021. wtco.com/en-US/insights/2021/05/2021-emerging-trends-in-health-care-survey. Accessed February 2022.

<sup>4</sup> SHRM. "How to Be a Pet-Friendly Employer." shrm.org/hr-today/news/hr-magazine/0317/pages/how-to-be-a-pet-friendly-employer.aspx.

<sup>5</sup> HABRI. "The Impact of Pets: At Work and Beyond." habri.org.



# More Than Just Pet Insurance



## Virtual Vet

Employees get direct access to a licensed veterinary professional via text or video chat — anytime, anywhere, within seconds.



## Artificial intelligence (AI) claims

Powered by chat bot Evie, which brings experience to the claim-filing process. Over 50% of claims paid with 24 hours. Overall average within 2.8 days.<sup>2</sup>



## Inbox and docs

From medical notes to policy documents, keeping pet's records in one place is easier, with on-the-go access.



## Welcome Kit

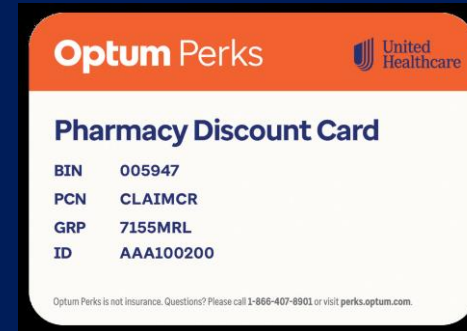
Each insured pet receives a welcome package upon enrollment including a collapsible pet bowl and pet tag that connects to the pet profile on the cloud, should the pet get lost



## Community Resources

Online pet community to connect with pet parents and find pet-friendly services. Curated lists of pet friendly locations: hotels, restaurants, pet parks and more.

## Get Discounts on pet prescriptions



With this UnitedHealthcare Pet Health discount card, employees can get discounts on many of their pet's prescriptions at over 64,000 network pharmacies nationwide.

See any licensed veterinarian anywhere in the world



# FIGO Pet Insurance

Sample Rates for the Individual Policy Program with Direct-to Consumer Billing

Pets and their people have health needs as unique as they are. That's why UnitedHealthcare and Figo offer plans that can be customized at enrollment by adjusting reimbursements and deductibles as well as adding Powerups for more robust coverage.

## Pet insurance sample rates

The rates shown below are determined by the pet's breed, age and ZIP code. They reflect the 10% employer group discount. \* For additional coverage scenarios, visit our [demo site](#).

Annual limit: <b>\$5K</b>		Annual limit: <b>\$10K</b>		Annual limit: <b>Unlimited</b>	
REIMBURSEMENT	DEDUCTIBLE	REIMBURSEMENT	DEDUCTIBLE	REIMBURSEMENT	DEDUCTIBLE
70%	80%	70%	80%	70%	80%
750	\$500	\$750	\$500	\$750	\$500
\$250	\$100	\$250	\$100	\$250	\$100
Mixed-breed dogs 20–50 lbs.	Monthly premium	Mixed-breed dogs 20–50 lbs.	Monthly premium	Mixed-breed dogs 20–50 lbs.	Monthly premium
Age 2	\$15.94	Age 2	\$19.37	Age 2	\$24.97
Age 4	\$18.14	Age 4	\$22.05	Age 4	\$28.42
Age 6	\$24.66	Age 6	\$29.97	Age 6	\$38.65
Mixed-breed cats	Monthly premium	Mixed-breed cats	Monthly premium	Mixed-breed cats	Monthly premium
Age 2	\$ 7.30	Age 2	\$ 8.86	Age 2	\$11.43
Age 4	\$ 7.43	Age 4	\$ 9.04	Age 4	\$11.65
Age 6	\$10.51	Age 6	\$12.77	Age 6	\$16.47

\*Based on data from ZIP code Racine, WI 53403 (3/7/23)  
Rates shown for demonstration purposes

Connect and explore with the Pet Cloud



### The option to power up

Pet parents can add on Powerups for additional coverage.

- **Wellness – \$20/month or \$30/month** Covers yearly exams, vaccines and other routine care.
- **Exam fees – \$1.49–\$7.89/month on average** Covers expenses related to the diagnosis and treatment of an eligible illness or injury.
- **Extra care pack – \$6.62/month on average** Covers advertising/reward for lost pet, vacation cancellation due to pet emergency, boarding expenses and assistance with paying final respects, including up to \$250 for cremation/ burial expenses.



© 2022 United HealthCare Services, Inc. All Rights Reserved.

United  
Healthcare

**FIGO**  
Underwritten by Independence  
American Insurance Co.

# FIGO Pet Insurance

Getting started and communicating pet insurance to your employees

## Set up your unique enrollment site

Confirm your  
Welcome  
message



Submit your  
company logo for  
your customized  
landing page



Confirm your  
employees' member  
identification numbers  
on the website

## Build Awareness and promote the value of Figo

1

Decide on your **open enrollment** and **effective date**

2

Develop your **marketing strategy** with our ready to use employee flyer

3

Employees **register and enroll in their plan** and choose optional powerups



Setup takes approximately 10 days, and UnitedHealthcare is here to help every step of the way

FIGO United Healthcare

GET A QUOTE

Dog Cat

Male Female

Welcome,  
**Your company name**

Pet insurance made simple. When unexpected injuries and illnesses arise, take your pet to the vet and we've got the rest.

Exclusive offer through your employer  
Group Discount

Pet's Name  
*Pet's name is required*

Age

Breed

Zip Code

Email

FIGO

Average Figo Premium \$43.57 / monthly

Your company logo Employer Discount

Available Discounts

- Employer Discount 5-10%
- Multi-Pet Discount 5-10%

Need to Know

What's Covered

What's Not Covered

Deductible & Coinsurance

Waiting Periods

Coverage Changes

Pet Insurance Plans

We designed our pet insurance plans to be straightforward and simple—so you can spend less time choosing and more time with your pet.

ESSENTIAL \$5K Annual Benefit  
Accident & Illness

PREFERRED \$10K Annual Benefit  
Accident & Illness

ULTIMATE Unlimited Annual Benefit  
Accident & Illness

Prices vary based on age, breed, and zip code.

Customized By You  
Choose a reimbursement and deductible that works best for you. 70% 80% 90% 100%



# Resources for Support and Engagement

- Digital onboarding toolkit
- Custom member flier with QR code
- Designated marketing resources within UnitedHealthcare Specialty division to support additional needs
- Open enrollment meeting support
- "How Figo Insurance Works" video

Subject line: A benefit just for pet parents and their pets.  
Preheader: Figo Pet Insurance may make it easier and less expensive to get the care your pets need.

United Healthcare | FIGO

### Pet insurance with Figo: Because pets are family, too

UnitedHealthcare has teamed up with Figo Pet Insurance to help make covering your pet's health easier. Choose from customized plans — each designed to help take care of your pet if unexpected injuries and illnesses arise. You can select the deductible and reimbursement levels that best meet your needs, as well as optional powersup coverage like dental and wellness coverage.

#### Perks for pet parents

- Freedom to see any veterinarian for your pet's care
- 24/7 access to Live Vet for virtual visits
- A simpler claims process
- Direct deposit reimbursements
- An inbox for your pet's records and plan documents
- The Figo Pet Cloud app offers tips, reminders and search tools

#### Head-to-tail coverage\*

No matter where you get your care, your pet has coverage for these common conditions, and more:

- Emergency and hospitalization
- Hip dysplasia
- Imaging
- Lab and diagnostic testing
- Prescriptions
- Prosthetics and orthopedics
- Surgeries
- Veterinary specialists

Help your pet and your budget  
Request a quote and pick the plan that best fits

### Pet insurance with Figo

Because pets are family, too

United Healthcare | FIGO

### Pet insurance with Figo: Because pets are family, too

It's easier to get pet insurance plans now that UnitedHealthcare is teaming up with Figo. Choose from customized plans, each designed to help take good care of your pet if unexpected injuries and illnesses arise.

#### Plan benefits for you

- Freedom to see any veterinarian for your pet's care
- 24/7 access to Live Vet for virtual visits
- A simpler claims process
- Direct deposit reimbursements
- An inbox for your pet's records and plan documents

#### Head-to-tail coverage for your pet

- Cancer treatments
- Chronic conditions
- Emergency and hospitalization
- Exam and preventative care
- Hereditary and congenital conditions
- MRIs, X-rays
- Knee conditions
- Prescriptions
- Prosthetics and orthopedics
- Surgeries
- Veterinary property damage liability
- Veterinary specialists
- Wellness and dental

United Healthcare | FIGO





# Appendix



# Coverage for a variety of pet concerns



## Base coverage

- No per-incident cap on claims
- No upper-age limit on pets
- Chronic conditions
- Knee conditions (including ACL)
- Emergency services
- Hospitalization
- Surgeries
- Cancer treatments
- Prescription medications
- Imaging
- Laboratory and diagnostic testing
- Non-routine dental (accident only)
- Prosthetic and orthotic devices
- Behavioral

## Optional buy-up coverage

- Euthanasia and cremation\*
- Rehabilitation\*
- Chiropractic and acupuncture\*
- Hip dysplasia

\*Available for individual plans.



# Optional plan Powerups for additional coverage



## Accident and illness

- Helps cover fees associated with the diagnosis and treatment of an eligible illness or accident
- Not intended to cover exam fees related to routine, wellness or preventive visits



## Extra care pack

- Advertising and reward
- Vacation cancellation
- Boarding fees
- Loss due to theft or straying
- Third-party property damage liability
- Final respects



## Wellness with dental

- Coverage for routine care (regular checkups, vaccines and other preventive care) from a licensed veterinarian
- Provided up to the maximum limit in the Wellness Benefit Schedule

Policy is rated on age, breed and ZIP code. Powerups only available when accident or illness insurance is purchased. Availability may vary by state.

