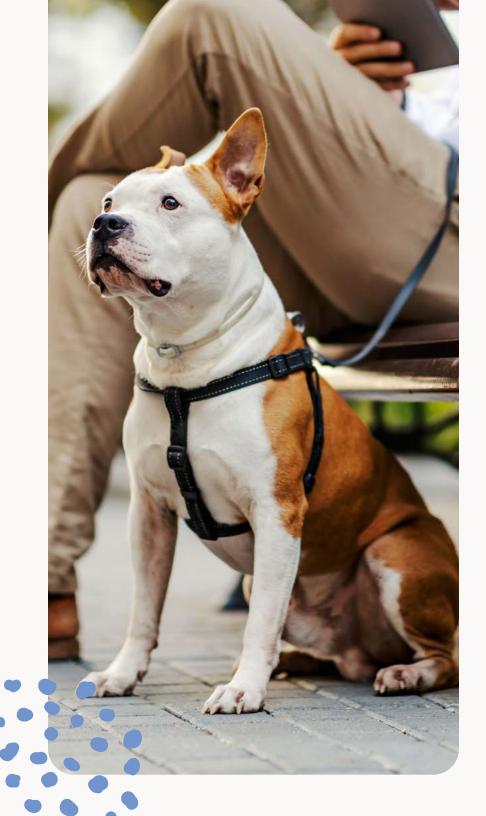


petpartners 🔊 🛸 Banner Health.

Health System Strives to be Employer of the Future

Offering Pet Insurance Benefit Offering to their 50,000+ employee workforce



Banner Health, a health care system serving the Western United States, has set its sights — and its innovative thinking — on becoming an employer of the future, offering flexibility in work location and scheduling as well as an individualized benefit package for employees.

Banner Health is a leading nonprofit healthcare system in the United States, with over 50,000 employees. It comprises a network of hospitals, primary care health centers, research facilities, laboratories, physician practices, and other healthcare services. With facilities across the West, Banner Health offers employees the choice of work environment that suits them best – from a bustling urban medical center to a friendly small-town hospital. In line with their mission of making life better for employees and the communities they serve, Banner Health focuses on making the employee journey unique and fulfilling for all.

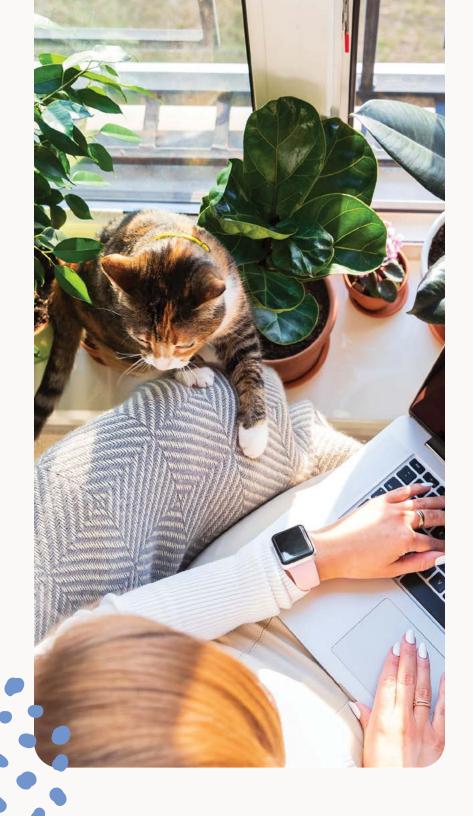
"When it comes to employee benefits, Banner Health is thinking far beyond the 401(k)," "It's very important to Banner that their benefit offering be inclusive of their diverse, multigenerational workforce."

Riley Nizzi, Senior Account Manager

In other words, employees can individualize their benefits to best meet their personal and financial needs.

According to Nizzi, Banner Health employees had been asking for a pet insurance benefit. While Banner did offer pet insurance, it was provided as a "link out" option that required employees to navigate away from the Banner Health Portal. This arrangement proved challenging for Banner to communicate effectively and equally troublesome for employees to locate. The benefit sign-up experience was like home and auto plans, where employees were redirected to another site.

"Pet insurance is individualized, which means it typically requires a tremendous amount of underwriting to facilitate a large organization's pet policies," said Nizzi.

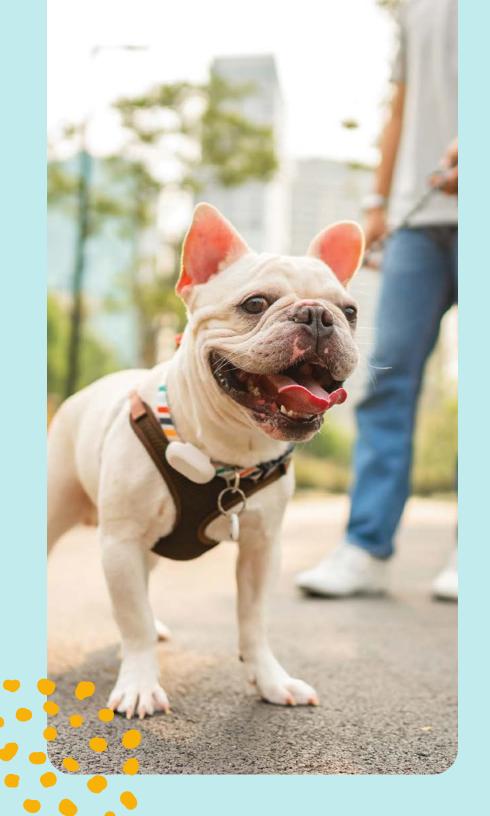




"At Lockton, we've been searching for a more seamless way to offer pet insurance to our clients like Banner Health, and with PetPartners, Inc., we found a way to offer this sought-after benefit."

Riley Nizzi, Senior Account Manager





A More Seamless Experience

With the PetPartners benefit, employees sign up for their pet policy within the Banner Health benefit portal as they do for their other benefits, like healthcare, 401(k), and life insurance. The policy covers all pet owners who sign up, which makes the benefit much easier for the Banner Health benefit team to administer – similar to health insurance and dental policies.

Pet insurance covers reimbursement toward the cost of veterinary care and pet health expenses for cats and dogs according to policy coverage. Since pets have increasingly become significant family members, not just "pets," there has been a groundswell of interest in protecting a pet's health while feeling financially secure enough that a family can appropriately care for them when needed.

> While pet insurance adoption rates have much room for growth — in North America, just over 3% of pets are covered — interest from employers, and employees, is on the rise.



"The addition of pet insurance ensures we are offering meaningful benefits that supplement the current lifestyle of our employee population. Our team members were thrilled to learn this plan was going to be available in 2024, and offering this product within our current benefits platform allows us to keep our total rewards program streamlined."

Ashley Allen, Senior Benefits Manager

Since the pet insurance benefit is new in 2024, the Banner Health benefit team is now monitoring for anecdotal feedback. Their feedback loop consists of a brief survey at the end of every employee inquiry to their benefit team, the results of which are reviewed diligently.

Taking The Stress Out of Pet Wellness

"For an employee, PetPartners' insurance is simple to use," said Nizzi. "An employee takes their pet to a licensed veterinarian of choice – there are no restrictive networks. They submit a claim and get reimbursement for eligible expenses. Coverage is offered for accidents, injuries, illnesses, surgeries, medications, and preexisting conditions. In addition, the policy offers coverage for preventative care, like vaccinations, parasite prevention, and wellness exams. And there is no deductible for covered wellness services."



"Early indications of the PetPartners integration and benefit offering at Banner Health point to a successful rollout and appreciated employee benefit. Unlike other pet insurance providers, PetPartners works hard to ease integration within an employer's benefit platform and to provide a pet benefit that is easy to understand and use. It's a win-win."

Riley Nizzi, Senior Account Manager





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