

**airvet**



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# The Wellbeing Multiplier

# How Pet Care Benefits

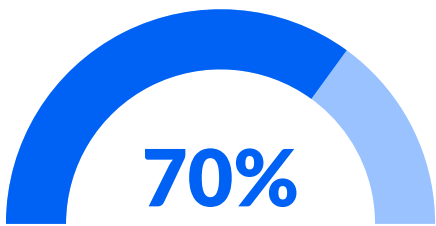
# Transform Your

# Wellbeing Ecosystem

# The 70% of Dependents That Aren't Supported in Your Benefits Strategy

Think about the last time you audited your total rewards strategy. You probably reviewed healthcare coverage, mental health resources, financial wellness tools, caregiving support, and retirement planning. You thought carefully about which benefits would resonate across your multigenerational workforce, drive engagement, and justify the investment.

**And yet, there's a significant portion of your employees' lives, and your employees' stress, that most benefits strategies never meaningfully touch.**



American households with pets.

Today, over 70% of American households are pet families. That's nearly double the percentage of homes with children under 18. By 2030, that number is projected to surpass 80%. That means the majority of your workforce comes home to an animal that depends on them entirely.



These aren't fringe employees. Pet parenthood spans every generation, every geography, and every income level. And for most of them, their pet is family. Here's the problem: the system meant to support those families is breaking down. And the stress that creates spills into other areas.



**This guide makes the business case for treating pet parenthood as what it actually is: not a perk, not a lifestyle benefit, but a strategic lever that touches financial wellness, mental health, physical health, caregiving support, and employee engagement all at once.**

# The Pet Care Crisis the Majority of Your Employees are Facing



## The Veterinary System Is Under Unprecedented Strain

Pet ownership has surged. Veterinary capacity hasn't. The result is a care access crisis that's hitting pet families hard, and that's actively spilling into the workplace.

**We're short 4,000 veterinarians today**, with projections showing that gap could reach 15,000 by 2030.

**Wait times of 2–8 weeks** for appointments are now common, leaving pet families without care when they need it most.

**Veterinary costs have increased 40%** over the last five years, with ER visits ranging from \$300 to \$5,000.

**The average lifetime cost of pet care** is \$35,000 for dogs and \$32,000 for cats — and projected to rise another 10% this year alone.

**For most employees, these aren't abstract statistics.** They're the reality of trying to get a sick pet seen, deciding whether an emergency visit is worth the cost, or lying awake wondering if they're making the right call.

## The Financial Burden Is Landing on Your Workforce

**81%** of pet parents spent over \$500 on unexpected pet care in the past year.

**29%** spent over \$1,000.

**53%** have skipped veterinary care due to cost, a decision that creates guilt, anxiety, and often leads to more expensive emergencies down the line.

**96%** of pet parents don't have pet insurance.

The numbers make clear that unsupported pet parenthood is a financial wellness issue, not just a personal one.

**This isn't a problem limited to lower-income employees.** Pet care costs are rising faster than wages, and the unpredictability of veterinary emergencies makes them uniquely disruptive, wiping out savings that employees were counting on for other priorities.

As CBS News reports, **60% of Americans cannot afford a \$1,000 emergency expense.** And yet the average unexpected vet bill exceeds exactly that threshold for nearly a third of pet parents.

The takeaway for HR leaders: financial stress tied to pet care alone can compound to \$3,000–\$18,000 per affected employee per year in productivity losses. That's not a rounding error. That's a material workforce cost.

### The Emotional Toll Is Showing Up at Work

Financial stress is only part of the picture. The emotional reality of unsupported pet parenthood has direct implications for mental health and workplace performance:

**92%** 

Pet parents **feel stress** when their pet is sick.

**62%** 

Say **stress related to caring for their pet** has impacted their sleep, appetite, or physical health.



The average unexpected in-person vet visit takes **6 hours**, causing significant distraction and stress for pet families.



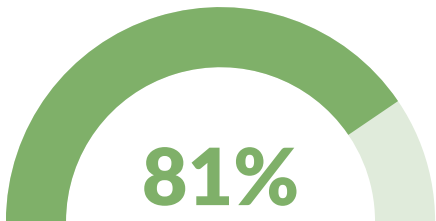
The majority of virtual care visits happen during work hours with the most popular times being Mondays and Fridays at 12pm ET. When an employee is worried about a sick pet, they are not fully present, and they may be taking hours or an entire day away from work to manage it.

## Supporting Pet Parenthood Is a Total Wellbeing Priority

### Pet Parenthood Touches Every Pillar of Wellbeing

The most common mistake HR leaders make when evaluating pet benefits is categorizing them as a lifestyle perk. A “nice to have”, but easy to forgo.

That framing misses what the data actually shows. Supported pet parenthood is a whole-person wellness intervention that meaningfully impacts every dimension of your total rewards strategy:



**Pet parents spent over \$500 on unexpected pet care last year.**



Not only was the response SO quick, it definitely saved me time, money and reduced worry for my sweet Winston. So grateful for these caring providers and instant access to this wonderful service!”

*Molly after a visit for her dog, Winston*



### Financial Wellbeing

When employees face unexpected vet bills, they don't just feel financial stress, they make financial decisions that undermine your other investments. They drain emergency funds, defer retirement contributions, and redirect spending away from the health and wellness benefits you've already provided. Supported pet parenthood removes a significant source of financial disruption, allowing employees to engage more fully with the financial wellness tools you've built.

**With Airvet, members save an average of \$1,000+ per pet per year, money that flows back into savings, medical needs, and other financial priorities.**

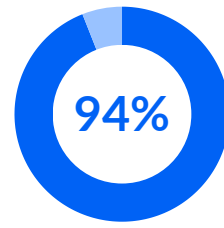


## Mental & Emotional Wellbeing

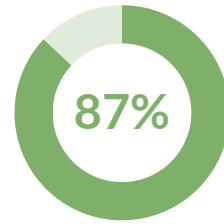
The human-animal bond is scientifically documented. According to the [Human Animal Bond Research Institute](#), people are measurably happier and healthier in the presence of animals.

The U.S. Surgeon General has identified loneliness as a public health crisis, with stress-related absenteeism tied to loneliness costing employers an estimated [\\$154 billion annually](#). Pet parents are less likely to experience the negative effects of loneliness and isolation, making supported pet parenthood one of the most overlooked buffers against this costly epidemic.

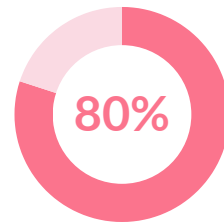
But here's the catch: these mental health benefits are conditional. When pet parenthood is stressful, when care is inaccessible, costs are unpredictable, and employees don't know where to turn, the mental health benefits of pet ownership diminish. The anxiety of unsupported pet parenthood can reverse the very benefits that make pets so valuable to wellbeing.



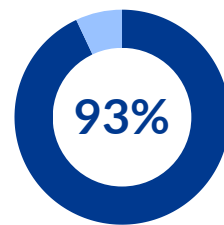
Pet parents say their pet helps reduce their stress.



Report mental health benefits from pet ownership.



Say they turn to their pets for comfort.



Say spending time with their pet helps them feel less lonely.

**Supported pet parenthood unlocks the mental health upside.** Unsupported pet parenthood creates an avoidable source of stress.



## Physical Wellbeing

Pet ownership is linked to measurable improvements in physical health outcomes.

79% of pet parents say having a pet [increases their physical activity](#).

80% say having a pet [inspires them to be healthier](#).

According to the CDC, pet ownership leads to [decreased blood pressure and cholesterol levels, better cognitive function, and more opportunities to socialize and be active](#).

These outcomes can help reduce your healthcare claims and costs.

At a population level, pet ownership saves [\\$22.7 billion in annual healthcare costs](#) in the United States, including:

**\$15B**

Saved in annual doctor visits.

**\$4.5B**

In reduced healthcare and obesity spending due to regular walks with dogs.

**\$1.8B**

Saved on Medicare by preventing loneliness and isolation among older Americans.

**\$672M**

Saved in annual mental health care costs for children in pet households.



Airvet was really helpful and helped my Charlie get some relief from his seasonal allergies. It was great to not have to spend the money to see an in-person vet. I love that you care to check in and see if there is any improvement."

*Katie on helping her dog stay active and outside during allergy season*



For HR leaders facing rising healthcare premiums, this context matters. Supporting pet parenthood, and making it less stressful, supports the behaviors and relationships that contribute to a healthier workforce. Stressed pet parents who aren't sleeping, whose physical health is suffering, cost employers an estimated [\\$3,700 more per employee per year in healthcare claims](#).



## Caregiving & Family Support

Pets are family. For 70% of American households, twice the number with children, a pet is the dependent that occupies the most emotional real estate. For Gen X and Millennial employees in particular, pet parenthood is caregiving. It involves scheduling, financial planning, emergency response, and grief.

The average unexpected in-person vet visit takes six hours. For employees without virtual access to care, a sick pet means missed meetings, half-present workdays, and unplanned absences. Recognizing this through benefits is an act of caregiving support, one that signals your organization sees employees as whole people, not just workers.

**70%** 

Households with pets.

**80%** 

Projected households with by pets by 2030.



Dr. Yoon gave great advice about what I should do for the next couple of days with my dog. Also great information on how to keep my dog comfortable and what to look for.”

*Pat and his dog Ziggy after a visit*



## Pet Benefits Ranked Above Financial Wellness & Fertility

Here's one of the most striking findings from Airvet's 2025 survey of 1,113 full-time employees: **when asked to rank seven different employee benefits, respondents ranked pet benefits above financial wellness benefits, fertility benefits, and professional development benefits.**

Only physical health benefits, mental health support, and retirement savings ranked higher.

This isn't a marginal finding. It tells you that employees already understand what many benefits strategies have been slow to recognize: caring for their pet is integral to their own wellbeing. Pet benefits aren't a supplement to a wellness strategy. For a significant portion of your workforce, they are the wellness strategy.

# The Employer ROI

## What Supported Pet Parenthood Is Worth to Your Organization

The ROI of a pet care benefit operates across four dimensions, each with measurable business impact:

1

### Productivity & Presenteeism

- Over 50% of Airvet's calls and chats occur during the work day
- The average unexpected in-person vet visit takes six hours
- 96% of pet parents save time using Airvet's virtual care, reducing absenteeism and enhancing focus
- Presenteeism, being at work but not fully present due to stress, costs employers approximately \$660 per employee per year

2

### Healthcare Cost Containment

- 62% of pet parents say pet-care stress has impacted their sleep, appetite, or physical health
- Stressed pet parents can cost employers \$3,700+ more per year in healthcare claims
- Supporting pet parenthood, and reducing the stress associated with it, has the potential to lower healthcare utilization and premiums
- Pet ownership itself, when supported, contributes to a healthier workforce that files fewer claims

3

### Retention & Talent Attraction

- Turnover costs range from \$4,000–\$21,000 per employee
- 57% of HR leaders say competitive advantage is their primary reason for adding pet benefits
- 42% of Total Rewards leaders are actively considering adding pet benefits this year
- 58% of HR leaders say they've seen an increase in employee requests for pet benefits
- A 5% reduction in pet parent turnover saves \$200,000+ per 1,000 employees

4

### Financial Wellness ROI

- Airvet members save an average of \$1,000+ per pet per year
- Money redirected away from unexpected vet bills flows back into savings, medical needs, and other financial benefits, amplifying the ROI of your entire financial wellness ecosystem
- This is what the Ripple Effect looks like in practice: one benefit that makes all your other benefits work better



Airvet is among the most popular and fastest-growing benefits we've ever launched. We're thrilled with how quickly it's become a workforce favorite."

**Aaron Brown**

*SVP Total Rewards at Synchrony*

# The Impact of Supported Pet Parenthood: Lessons from Leading Employers

## Workday: 25% Utilization in Under a Year

When Workday introduced Airvet as a fully sponsored benefit for their global workforce, the results were tangible within months.



May 2025 - February 2026:

**1,248**

Vet visits avoided through 24/7 virtual care.

**\$1,035**

Saved on average per enrolled Workmate.

**25%**

Utilization, compared to 2% for pet insurance.

**3x**

Average visits per enrolled member.



But beyond the numbers, the impact showed up culturally. Michelle, Workday's Benefits Program Manager, described the shift: *"It's about recognizing what matters in employees' lives and supporting it in a tangible way. When we acknowledge and support the pet relationship, it reinforces the kind of culture where employees feel understood and supported in their whole lives."*



Workday evaluated Airvet against four strategic priorities, cost containment, performance, workmate experience, and innovation, and it delivered on all four.

**Synchrony:**  
**57% Utilization**  
**\$1,705 Saved Per Member**

Synchrony's results over a longer implementation period tell an even more compelling story.



**January 2024 - February 2026:**

**2,670**

Vet visits avoided through 24/7 virtual care.

**\$1,705**

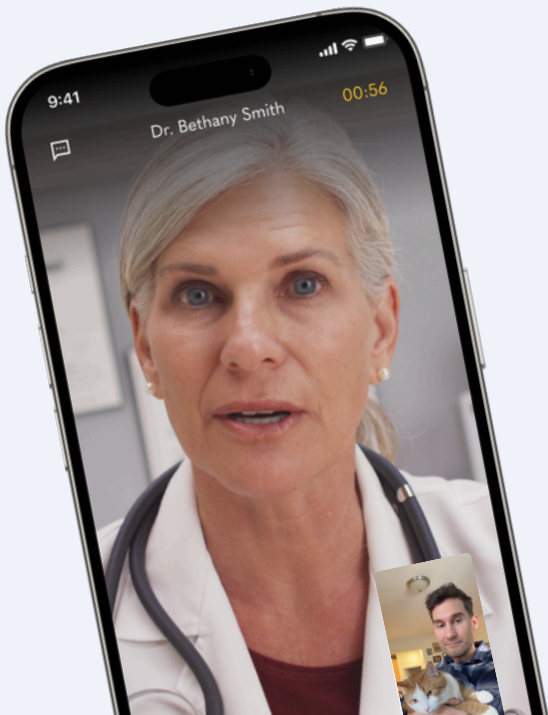
Saved on average per enrolled member.

**57%**

Utilization, compared to 2% for pet insurance.

**2.1x**

Average visits per enrolled member.



Dr. Hinchliffe was extremely kind, empathetic, and knowledgeable. I can't say enough good things about her and how much I appreciated her time."

*Emily, after her dog was diagnosed with a long-term illness and was seeking Airvet's help in care management*



The ripple effect was clear at Synchrony too: employees with additional funds freed from vet bills redirected that money toward medical needs, savings, and other financial benefits, amplifying the value of Synchrony's broader total rewards ecosystem.

# How to Evaluate Pet Benefits

Not all pet benefits are created equal. As you build the business case internally and evaluate your options, here is a framework for ensuring what you're considering will actually deliver ROI.



## Does it deliver care — or just coverage?

Insurance reimburses. Telehealth resolves. Look for a benefit that gives employees immediate access to licensed veterinary professionals, not just a financial product that pays out after the fact.



## Does it help in an emergency?

Most pet health crises happen outside business hours, on weekends, and with no warning. A benefit that requires a scheduled appointment doesn't solve the real problem. Look for 24/7, on-demand access with fast connection times. (Airvet connects to a live veterinarian in 30 seconds on average.)



## Is it inclusive across your whole workforce?

A benefit that only covers dogs and cats, or only covers pets under age eight, or requires employees to pay premiums they can't afford, isn't a benefit — it's a checkbox. Look for a platform that covers every pet, every species, every age, with no exclusions and no cost pushed back to the employee.



## Will it achieve meaningful utilization?

The benchmark for voluntary pet insurance is 2%. That means 98% of your employees are getting nothing. Look for a care delivery platform that employees actually use — and ask for utilization data from comparable employers.



## Does it work under stress?

Benefits get judged at their worst moments. When an employee's pet is sick at midnight, is the benefit usable? Is it easy? Is it human? A 4.9/5 star experience rating from employees suggests Airvet passes this test consistently.



## Does it amplify your existing investments?

The best pet benefit isn't a standalone add-on — it's a multiplier. When employees save \$1,000+ per year on vet care, that money is available for HSA contributions, emergency savings, and other financial wellness tools. Look for a benefit that makes the rest of your strategy work harder.



## Is it scalable and administratively simple?

For large employers, implementation burden matters. Look for a partner that handles communications, utilization reporting, and employee engagement — so you can launch a high-impact benefit without adding to your team's workload.

## Pet Care is a Foundational Benefit

The conversation around pet benefits has changed. It's no longer about whether to acknowledge pet parents: **it's about whether your benefits strategy is keeping pace with the reality of your workforce.**

70% of your employees have a pet. Most of them are navigating a veterinary access crisis, rising costs, and the emotional weight of caring for a family member without adequate support. That stress is showing up in your productivity numbers, your healthcare claims, your engagement scores, and your retention data – whether you're measuring it or not.

The employers who are moving fastest on this aren't doing it because it's trendy. They're doing it because it performs. Leading organizations across all industries like Workday, Synchrony, Adobe, PepsiCo, and Lyft have adopted pet benefits. They have evaluated pet benefits against their hardest strategic priorities, cost containment, performance, employee experience, innovation, and found that pet benefits delivered again and again.

Supported pet parenthood isn't a nice-to-have that competes with serious benefits. It's a whole-person wellness intervention that amplifies every serious benefit you've already built.

**The question isn't whether your workforce needs this. The question is whether you'll be the employer that recognizes it first.**



### Calculate Your ROI

Every workforce is different. See what supported pet parenthood could be worth for yours.

→ **Use Airvet's ROI Calculator:**

Enter your headcount and average hourly salary to see estimated ROI for your organization.

→ **Talk to an Airvet Benefits Strategist:**

Get a personalized ROI analysis built around your specific workforce, get in touch with our team.

<https://learn.airvet.com/roi-calculator/>