

Group Pet Insurance

Take the stress out of unexpected vet bills. Pet insurance reimburses you for the cost of accidents and illnesses. Coverage Includes: medication, laboratory services, treatment, and more. Plus, you can visit any licensed veterinarian or specialist.* **Available only during Open Enrollment.**

Pick between Accident Only and Accident & Illness coverage:

- **Accident Only** – covers injuries that result from accidents, such as bee stings, animal bites, foreign ingestion, and broken bones.
- **Accident & Illness** – considered the “head to tail” coverage. In addition to accidents, this plan includes coverage for illnesses and more serious medical conditions a pet can develop at any point in their life such as ear infections, allergies, heart conditions, diabetes, or cancer.

Plan Details

	Accident Only	Accident & Illness
Annual Deductible	\$300	\$300
Coinsurance	70%	70%
Annual Limit	\$6,000	\$6,000
Age:		
Minimum	8 weeks	8 weeks
Maximum	No Maximum	10 Years
Benefit Waiting Periods:		
Injuries	Waived	Waived
Illnesses	N/A	Waived
Cruciate Ligament	6 Months	6 Months
Pre-Existing Conditions	12 Months	12 Months
Bi-Weekly Rates (Per covered pet)	Dog: \$2.86 Cat: \$2.86	Dog: \$23.34 Cat: \$11.71

Additional Benefits

Office Exams and Telehealth Consult	Covers cost of physical exam and fees for telephone consult Subject to Deductible and Coinsurance
Rehabilitation and Physical Therapy	Covers physical therapy, hydrotherapy, thermotherapy and therapeutic massage Subject to Deductible and Coinsurance
Inherited and Congenital Care –Not Available for Accident Only	Covers diabetes, IVDD, luxating patella, osteoarthritis, spondylosis, hip dysplasia and birth defects Subject to Deductible and Coinsurance, and 30-day Benefit Waiting Period
Alternative and Behavioral Care –Behavioral Care not available for Accident Only	Covers acupuncture, chiropractic, homeopathy, herbal therapy, naturopathy, and vitamins/ supplements Subject to Deductible and Coinsurance Behavioral Care subject to \$1,000 Annual Limit and 14-day Benefit Waiting Period
Final Respects	Covers cremation and burial expenses \$300 Limit Paid in excess of Annual Limit (Not subject to Deductible and Coinsurance)

*In the US and its territories. This coverage extends to Emergency Treatment when traveling. Policies are administered by PetPartners, Inc. and underwritten by Independence American Insurance Company (rated A- “Excellent” by A.M. Best), with offices at 11333 N. Scottsdale Rd, Suite160, Scottsdale, AZ 85254. PetPartners, Inc. (CA agency #OF27261) is a licensed insurance agency located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC27617. Eligibility restrictions apply. Terms and conditions may apply. See policy/certificate for details on coverage, terms, limitations and conditions. Pre-Existing condition coverage may require a 365-day waiting period. Waiting period may be waived for groups over 200 employees or with prior coverage for Accident & Illness plans. Participation in this plan is voluntary and not subject to ERISA.