



Now You Can Play More and Worry Less

Protect your furry family members with plans available now during Open Enrollment.



We've Got You Covered



Common Illnesses



Broken Bones



Diagnostics



Prescription Medication



Surgery



Alternative Treatments**



Toxin Ingestion



Digestive Issues



Behavioral Issues**



Cancer



Hospitalization

Take the Stress Out of Unexpected Vet Bills

Pet insurance reimburses you for the cost of accidents and illnesses throughout your pet's life.

Here's how it works:

1. Visit any licensed vet or clinic
2. Pay your vet and submit a claim
3. Get reimbursed for eligible expenses

Employee Plan

- Visit any licensed vet
- Enjoy great perks such as Rx discounts, 24/7 live vet & more
- Pre-existing condition coverage*
- Prior Coverage Credit
- Simple, straightforward pricing
- Premiums paid through payroll deduction

Don't wait! Enroll today for peace of mind tomorrow

<https://portal.independenceamerican.com/login>

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, Suite 160, Scottsdale, AZ 85254. PetPartners, Inc. (CA agency #OF27261) is a licensed insurance agency located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617. 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. **Eligible with optional Alternative & Behavioral Care rider

Questions? Call us at 800-956-2495

Plan Options

	Accident & Illness	Accident & Illness Plus Wellness	
Annual Deductible	\$500	Rabies Vaccine	\$30
Coinsurance	70%	Flea/Tick Prevention	\$50
Annual Limit	\$5,000	Heartworm Prevention	\$50
Age Requirements	Minimum = 8 Weeks	Blood, Fecal, Parasite Test	\$30
	Maximum = 10 Years	Preventive Vaccines	\$45
	No Expiration Age	(as recommended by AVMA) Limit shown is maximum paid for all vaccinations, regardless of number	
Waiting periods	Injuries: Waived	Urinalysis or ERD	\$30
	Illnesses: Waived	Heartworm Test or Feline Leukemia (FeLV) Test	\$30
	Cruciate Ligament (knee) Injury: 6 months	Spay/Neuter	\$50
	Pre-Existing Conditions: Covered after 12 months (look back period is 6 Months)	Microchip	\$50
Additional Benefits	Prior Coverage Credit: Included	Office Visit/Exam	\$35
	Rehabilitation and Physical Therapy ¹	Preventive (Wellness) Exam Only	
	Inherited and Congenital Care ²		
	Alternative and Behavioral Care ³		
Weekly Cost Per pet	Final Respects ⁴		
	Dog: \$11.57 Cat: \$5.36	Dog: \$15.86 Cat: \$8.67	

Group Pet Insurance Employee FAQs

How do I enroll?

You can view pricing and enroll at <https://portal.independenceamerican.com/login>

When can I enroll?

You can enroll your existing pet(s) during your company's designated open enrollment period. If you decide not to enroll your pet(s) during this time, then you must wait until your company's next Annual Open Enrollment.

What if I get a new pet after Open Enrollment is over?

If you get a new pet, your newly acquired pet may be eligible for a Special Enrollment Period. Make sure to notify your HR representative right away as you must enroll your new pet within 31 days of a Qualified Life Event.

Can I still use my vet?

Absolutely! You can use any licensed veterinarian, including emergency and specialty vets, within the United States and its territories. This coverage also extends to Emergency Treatment* while traveling abroad.

What pets are eligible for coverage?

Dogs and cats that are age 8 weeks and older are eligible for coverage. Please refer to your benefits guide to determine if there is a maximum age limit for enrollment.

Will my pet lose coverage because of age?

No, we will never cancel your pet's coverage because of its age.

What if my pet has pre-existing conditions?

Not to worry! PetPartners offers coverage for pre-existing conditions on Accident and Illness plans after a 12-month waiting period. We cover commonly excluded symptoms and conditions such as cancer, urinary tract infections, chronic ear infections, gastrointestinal issues, and more.

I currently have pet insurance with a different provider, but I'm curious about the PetPartners Group plan. What happens if I decide to switch?

If you currently have coverage with another pet insurance carrier, we may be able to credit your policy for previously covered pre-existing conditions. Simply provide us with your prior policy documents and you may get coverage for those pre-existing conditions sooner! As per the policy guidelines, we will need proof of prior comparable coverage and there should be no gap in coverage between plans in order to provide you with the credit.

How do I file a claim and how am I reimbursed?

Filing a claim is easy and can be completed through the Group Pet Portal. During the claim filing process, you can select if you want to be reimbursed by check or via direct deposit.

What happens to my pet(s) coverage under the Group Pet Insurance Policy if I leave my company?

If you leave your company, you'll be given the opportunity to purchase an "individual" Independence American pet insurance policy through PetPartners. You can even receive credit for time covered under the Group Pet Insurance Policy toward satisfying the Injury and Illness Waiting Periods and Pre-Existing Condition provision as long as there is no gap in coverage between the two policies.

Still have more questions?

Contact our Customer Care team at 800-956-2495 or mypolicy@petpartners.com

*Emergency Treatment is defined as requiring immediate medical attention to prevent compromising your pet's well-being or life. 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, Suite 160, Scottsdale, AZ 85254. PetPartners, Inc. (CA agency #OF27261) is a licensed insurance agency located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617. 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.

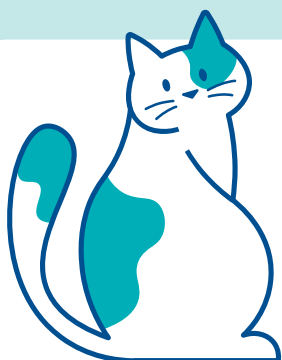
How to Enroll in Group Pet Insurance

Ready to protect your pet? Get started here:

<https://portal.independenceamerican.com/login>

- 1** Log into the **Group Pet Portal** using the email address on file with your employer.
- 2** Click the **Enroll** button.
- 3** Enter your pet's **Name, Age, Breed, and Weight**.
No medical info is required at enrollment.
- 4** **Select the best plan** for you and your pet.
Tip: Insuring more than one pet? Click the "+ add pet" button to enroll additional pets.
- 5** Review your enrollment Summary and click **Submit**.
You will receive email confirmation that your enrollment is complete.

It's that simple!



Need help logging in or enrolling? We're here to help.

Contact PetPartners Customer Care:

800-956-2495 | mypolicy@petpartners.com