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Spot Pet Insurance Coverage & Payment FAQs

Q1: What kind of benefits does Spot Insurance offer?

A: Spot Pet Insurance offers **comprehensive and customizable insurance coverage** for dogs and cats. Exotic pets such as birds, reptiles, horses, and aquatic animals are not covered.

- **Accident & Illness Plan**: Covers injuries (e.g., broken bones) and illnesses (e.g., diabetes, cancer, allergies)and more (**congenital, hereditary, behavioral, therapeutic, exam fees, microchipping, end of live expenses).**
- **Accident-Only Plan**: Lower-cost option for unexpected injuries **(exam fees, treatment for accidents and microchipping).**
- **Preventive Care Add-ons**:
    - **Gold Plan**: Up to $250/year for routine care.
    - **Platinum Plan**: Up to $450/year for routine care

Q2: Can I enroll or terminate from the benefit at any time?

A: Yes, your enrollment and termination from Spot insurance is not restricted by Open Enrollment or Qualifying Life Events. Thus, you can enroll and terminate from the benefit at any time.

Q3: Are there any penalties or charges for canceling coverage?

A: No, there are no penalties or charges for canceling coverage. If an employee has paid ahead, the unused portion will be prorated and refunded.

Q4: Can I change my annual limit coverage amount anytime?

A: Once you select an annual coverage amount, the annual amount remains for the entire year. Upon annual renewal, you have the option to stay at the same annual limit or decrease annual limit. You **cannot** increase the annual limit.

Q5: How is the price of the insurance determined?

A: The cost of your pet insurance depends on factors such as your pet type (dog/cat), breed, age, **gender** and location, as well as the coverage options you select. You can manage your premium by adjusting the annual coverage limit, plan type, and deductible—these are the choices you control to fit your budget.

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Q5: How quickly are reimbursements provided?

A: When all required documentation is provided, reimbursement usually takes 3-5 days upon claim submission. Reimbursement is sent directly to your banking account (if provided) or by manual check.

Q6: If I have more than one pet I would like to cover, is there a particular order I should key in my pet's information?

A: Yes, because the second pet receives a 20% discount, it is recommended that you enroll your "younger" or "mixed breed" first before enrolling in your "older" or "pure breed".

Q7: If I pay for multiple months or a full year in advance, are there any additional discounts beyond the standard 10–20%?

A: Yes. Employees who pay annually save an additional $24.00 in transaction fees.

Q8: Can I pay for the pet insurance through payroll deduction?

A: Payroll deduction isn't available for this benefit. Payments are handled through direct billing, and you can choose from several convenient options, including setting up auto-pay with a credit or debit card, Google Pay, or Apple Pay via the Spot platform.

Q9: Are there any discounts for setting up auto-payment with a credit or debit card?

A: No additional discounts apply for auto-payment. Payments can be made via credit card, Google Pay, or Apple Pay through the platform. There is a $2.00 transaction fee when paying by credit card. Employees may also enroll in ACH payments through the Member Center.

Q10: If an employee has a multi-pet discount and one pet passes away, does the discount continue?

A: Unfortunately, if you only have two pets and one pet passes away, the 20% multi-pet discount ends if a pet passes away.

Q11: Are hereditary conditions and pre-existing conditions covered?

A: Pre-existing conditions are not covered. However, an injury or illness that is curable, cured, and free of treatment and symptoms for 180 days will no longer be regarded as pre-existing, with the exception of knee and ligament conditions.

For additional details on coverage and quote, visit
https://spotpet.link/hmclause
Contact center: **888-343-2340** (Mon-Fri: 8am-8pm EST, **Sat 8:30am- 5pm EST)**