

# Group Pet Insurance



Pick between **Accident & Illness** and **Accident & Illness + Wellness** coverage:

- **Accident & Illness** – covers injuries that result from accidents, such as bee stings, animal bites, foreign ingestion, and broken bones. Also, 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.
- **Accident & Illness + Wellness** – considered the “**head to tail**” coverage. In addition to accidents & illnesses, this plan includes coverage for preventative care, such as vaccinations, parasite prevention, spay/neuter, and annual wellness exams.

## Plan Details

	Accident & Illness	Accident & Illness + Wellness
Annual Deductible	\$500	\$500
Coinsurance	80%	80%
Annual Limit	\$10,000	\$10,000
Age Limits to Enroll Minimum Age Maximum Age	8 weeks 10 Years*	8 weeks 10 Years*
	*Pet must be enrolled before age 11 but can stay on the plan for life if there is no gap in coverage	*Pet must be enrolled before age 11 but can stay on the plan for life if there is no gap in coverage
Benefit Waiting Periods Injuries Illnesses Cruciate Ligament Pre-Existing Conditions <sup>1</sup>	Waived Waived 6 Months 12 Months	Waived Waived 6 Months 12 Months
Prior Coverage Credit	Included	Included
Workday Payroll Rates <sup>2</sup> Per covered pet	Dog: \$28.10 Cat: \$14.16	Dog: \$36.06 Cat: \$20.60

### Wellness Benefit Schedule (only included with Accident & Illness + Wellness)

Wellness Benefits **	Max Annual Limit
Rabies Vaccine	\$30
Flea & Tick Prevention	\$50
Heartworm Prevention	\$50
Blood, Fecal, Parasite Test	\$30
Preventative Vaccines	\$45
Urinalysis or ERD	\$30
Heartworm or Feline Leukemia Test (FeLV)	\$30
Spay/Neuter	\$50
Microchip	\$50
Wellness Exam	\$35

\*\*Wellness is not subject to the deductible or co-insurance. The amounts shown are the maximum paid, regardless of the number of services.

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. <sup>1</sup>Pre-Existing condition coverage may require a 365-day waiting period. Participation in this plan is voluntary and not subject to ERISA. <sup>2</sup>Pricing shown is based on 24 deductions.