



# Group Pet Insurance Employee FAQs

## What is pet insurance, and how does it work?

Pet insurance reimburses you for the cost of accidents and illnesses throughout your pet's life. Here's how it works:

- Visit any licensed vet or clinic in the U.S. and its territories.
- Pay your vet and submit a claim.
- Get reimbursed for eligible expenses.

## How do I enroll?

You can view pricing and enroll in the same system you use to enroll in your other benefits.

## 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 8 weeks old or older are eligible to enroll. There is no age maximum.

## 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 866-967-5004 or [mypolicy@petpartners.com](mailto: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 #0F27261) 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.