

Pet Insurance

Q. What does it cover⁶?

A. Coverage includes:

- Accidental injury
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- x-rays and diagnostic tests

And our coverage⁶ also includes:

- hip dysplasia
- hereditary conditions
- congenital conditions
- holistic care
- chronic conditions
- alternative therapies
- and much more!

Q. What does it not cover?

A. Pre-existing conditions may not be covered, so don't wait – enroll your pets today and help make sure they're protected.

Q. Can I visit any vet?

A. You can visit any licensed vet or emergency clinic in the U.S., and you and your veterinarian of choice can determine the best treatment plan and medical course of action for your pet. Once you've received and paid your bill, send it to us and we will process your claim for reimbursement.

Q. How much pet insurance do I need?

A. That depends on you and your pet. We offer flexible, customizable coverage so that you can choose the plan that works for you. Our options include:

- levels of coverage from **\$1,000 – unlimited⁷**
- **\$0 - \$2,500** deductible options⁸
- Reimbursement percentages from **65% - 100%⁹**

Q. How much will it cost?

A. Each pet's premium will be unique based on the age, breed, location and gender, as well as what coverage amount you select. Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by \$25¹⁰.

Q. Are there any discounts?

A. Yes. Group discounts are available¹¹.

Q. How do I pay for my coverage?

A. As part of your group benefits, you can choose payroll deduction, or you can set up an automatic payment from your bank with us.

1. PetFirst Healthcare, LLC, a MetLife company, is the program administrator authorized to offer and administer pet health insurance policies underwritten by Independence American Insurance Company, a Delaware insurance company, with its main office at 485 Madison Avenue, NY, NY 10022. For costs, complete details of coverage, and a listing of approved states, please contact PetFirst Healthcare, LLC. Like most insurance policies, insurance policies offered by PetFirst Healthcare, LLC and underwritten by Independence American Insurance Company, contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.

2. 2019-2020 APPA National Pet Owners Survey.

3. Delfino, Devon. "42% of Millennials Have Been in Debt for Their Pet," lendingtree, <https://www.lendingtree.com/personal/pet-financing/average-pet-debt/>. Accessed 22 April 2020.

4. 80% of claims are processed within 10 days or less.

5. Wait period for accident coverage is midnight EST compared to 2 to 15 days for competitors; wait period for illness coverage is 14 days compared to 14 to 30 days for competitors.

6. Provided all terms of the policy are met. Like most insurance policies, insurance policies offered by PetFirst Healthcare, LLC and underwritten by Independence American Insurance Company, contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.

7. Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments.

8. Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.

9. Reimbursement options include: 65%, 70%, 80%, 90% and 100%.

10. With deductible savings, your pet's deductible automatically decreases by \$25 each policy year that you don't receive a claim reimbursement. May not be available in all states.

11. This discount is not available in Tennessee. This discount is only available for individuals who purchase a policy through an employer group (10% for Groups > 1000 lives and 5% for Groups 50-999 lives).