

PetPartners Group Pet Insurance

Help take the stress out of unexpected vet bills. Pet insurance reimburses you for the eligible costs of accidents and illnesses. Coverage Includes: emergency treatments, surgeries, medications, laboratory services, and more. Plus, you can visit any licensed veterinarian or specialist. **Available only during Open Enrollment or Qualifying Life Events.**

Policy Term: 1/1/2027 - 1/1/2028

Base Plan	
Annual Deductible	\$250
Coinsurance	70%
Annual Limit	\$5,000
Age (Min/Max)*	8 Weeks / 10 Years*
Benefit Waiting Periods:	
Injuries	Waived
Illnesses	Waived
Orthopedics	30 Days
Pre-Existing Conditions	Covered after 12 months
Prior Coverage Credits+	Included

Optional Wellness	Annual Reimbursement
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
Office Visit/Exam	\$35

Additional Benefits		
Rehabilitation and Physical Therapy	Covers physical therapy, hydrotherapy, thermotherapy and therapeutic massage	Subject to Deductible and Coinsurance
Inherited and Congenital Care	Covers diabetes, IVDD, luxating patella, osteoarthritis, spondylosis, hip dysplasia and birth defects (Not available for Accident Only)	Subject to Deductible and Coinsurance and 30-day Benefit Waiting Period
Alternative and Behavioral Care	Covers acupuncture, chiropractic, homeopathy, herbal therapy, naturopathy, and vitamins/supplements (Behavioral Care not available for Accident Only)	Subject to Deductible and Coinsurance Behavioral Care subject to \$1,000 Annual Limit and 14-day Benefit Waiting Period
Final Respects	Covers cremation and burial expenses (Cremation/Burial/Remains Disposal Only)	\$300 Limit Paid in excess of Annual Limit (Not subject to Deductible and Coinsurance)

Accident and Illness (per covered pet)

Per Pay Rate	Dog:	\$14.43	Cat:	\$7.38
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Accident and Illness Plan With Wellness (per covered pet)

Per Pay Rate	Dog:	\$20.44	Cat:	\$12.24
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Contact PetPartners Customer Care:

 800-956-2495

 mypolicy@petpartners.com

*Does not apply to the Accident Only plan. Pets enrolled before the age of 11 years old can remain on the Accident & Illness plan. Mention the age they are at the time of enrollment.
+If you currently have coverage with another pet insurance carrier, we may be able to apply that coverage towards our benefit waiting periods. Call our Customer Care team for more details.
All pet insurance plans have limitations and exclusions. Specific products, features, rates, and discounts may vary by state, eligibility, and are subject to change. For all terms and conditions visit: <https://www.petpartners.com/sample-policies>.
Insurance products are underwritten by Independence American Insurance Company (NAIC #26581), 11333 N. Scottsdale Rd. Suite 160, Scottsdale, AZ 85254, and produced by PetPartners Inc. (NPN #7612549; CA license #0F27261 PPI Pet Insurance Agency, Inc.), 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617.



Group Pet Insurance Employee FAQs

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 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?

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.

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.