

OnePack Plan™
by petpartners

Benefits Basics

Pet Insurance, Simplified.

Welcome to the pack! Here's a quick look at how OnePack Plan™ makes pet

Perks in the Pet Portal

- Log in to easily manage your pet's policy at: **https://portal.independenceamerican.com/login**

  Note: You will be able to access the portal once your policy becomes effective.
- Submit and track **claims**.
- View your **coverage documents**.
- Get answers to your pet questions anytime, anywhere with our **24/7 Vet Helpline**.



Reimbursements are quick and easy

Our average reimbursement time is just 2-5 business days!

No insurance cards are necessary

When your pet needs medical treatment, take them to the vet of your choice and pay for services at time of treatment.

Ask your vet for an invoice — many offices will email you a digital copy. Then, you can upload and submit your claim for reimbursement via the Pet Portal.

Support when you need it

Questions about coverage, claims, or your policy? We're here to help.

Contact OnePack Plan Customer Care:

Email us at **mypolicy@petpartners.com** or call **800-956-2495**

Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms visit https://www.petpartners. com/sample-policies Products, schedules, discounts, and rates may vary and are subject to change. More information available at checkout. Insurance products are 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. See policy/ certificate for details on coverage, terms, limitations and conditions.

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How to Register Your Pets



Welcome to OnePack Plan™ Pet Insurance! Now that your pet insurance coverage is active, you will need to complete your policy by registering your pets.

Please keep in mind that you can't file claims until you've provided OnePack Plan with your pet's information.

Ready to protect your pet? Get started here:

https://portal.independenceamerican.com/login



1. Log into the **Group Pet Portal** using the email address associated with your pet insurance enrollment.
   You will be sent a temporary password and will be required to create a new password.

2. Click the "**Complete Your Pet Registration Now!**" button.
   Note: You will not be able to file a claim until your pet registration is complete.

3. Enter the **Name, Age, Breed, and Weight** for each pet you enrolled and click **Submit**.
   You will receive an updated Declarations Page with your pet details.

It's that simple!

Need help logging in or enrolling? We're here to help.

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800-956-2495 | **mypolicy@petpartners.com**

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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 #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.

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What is Prior Coverage Credit?



If your cat or dog had pet insurance in the past, we have great news for you.

Prior Coverage Credit is a special provision within the Independence American (IAIC) Group Pet Insurance policy. It enables certain pets to receive credit for time covered under a comparable individual pet insurance policy when there is no gap in coverage.

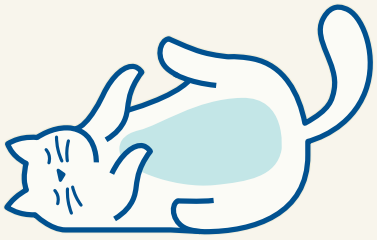
The credit equals the number of months the pet had continuous coverage under the prior policy and is applied toward the Benefit Waiting Periods, including the Pre-Existing Condition provision.

How do I know I'm eligible?

- The **Prior Coverage Credit** feature must be included under the IAIC Group Pet policy issued to your employer. Refer to your company benefits summary to verify your pet(s) eligibility.
- Ensure there weren't any days without coverage while transitioning from your prior pet insurance to your new Group Pet policy.
- Your prior individual pet insurance coverage must have had comparable benefits to the IAIC Group Pet policy. This means that it cannot have been an accident-only plan, wellness or discount plan, trial plan, emergency treatment plan, or membership plan.

How do I receive the credit?

Submission of the prior policy Declarations page and/or the last billing statement may be required at any time during the coverage term to receive this credit. The **PetPartners Claims Team** will contact you at the time of claim submission if this information is needed.



Questions? Contact the PetPartners Customer Care Team at **mypolicy@petpartners.com** or **800-956-2495**.

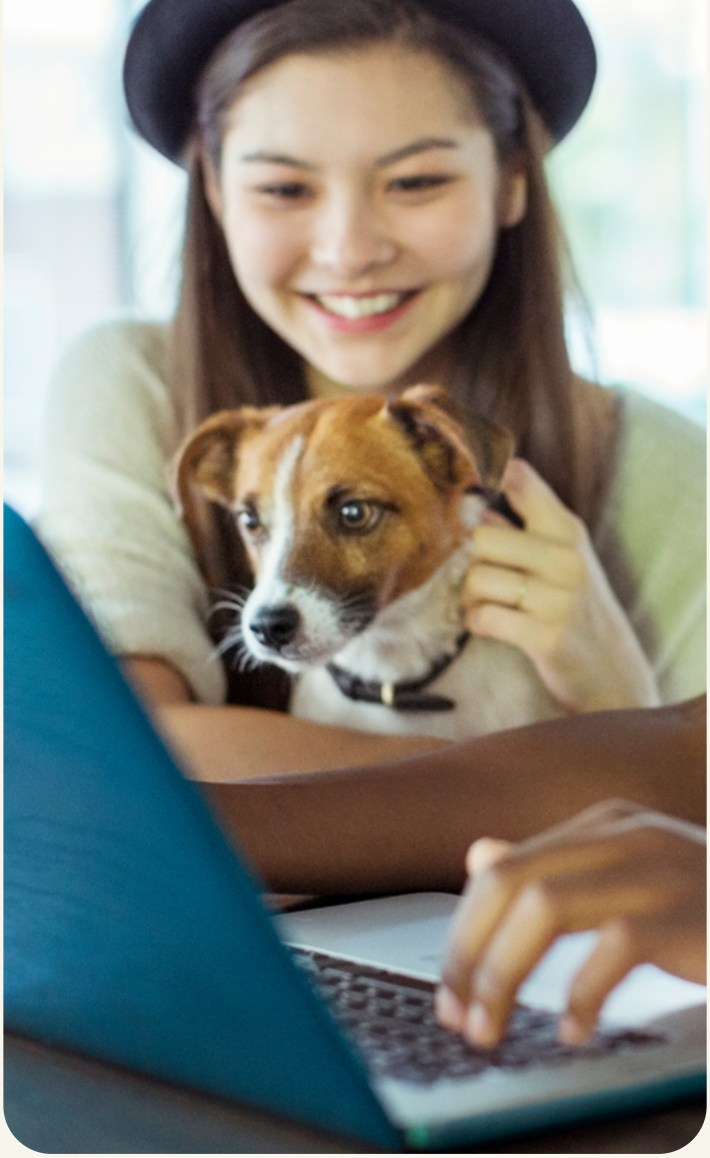
*Pre-Existing condition coverage may require a 365-day waiting period. Waiting period may be waived for groups over 200 employees or with prior coverage for Accident & Illness plans.**Included with Optional Alternative and Behavioral Care Riders. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms visit https://www.petpartners.com/sample-policies Products, schedules, discounts, and rates may vary and are subject to change. More information available at checkout. Insurance products are 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. 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.

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Good to Know:

What is Continuity of Coverage?

Did you know, you can continue covering your dog or cat under an individual policy if you are no longer eligible under your employer's Group Pet Insurance Plan (administered by OnePack Plan)?



How does Continuity of Coverage work?

You **don't have to lose coverage for your pet(s)** if you are no longer eligible for Group Pet Insurance policy coverage under the current group plan. When you choose to continue coverage for your furry family members with an individual policy with OnePack Plan, you will **receive credit toward waiting periods** on your new individual policy for the time your pet(s) were covered on the group policy.

What do I need to do?

Simply **call OnePack Plan at 800-956-2495** or **go online** at www.PetPartners.com/enroll, and enroll in an individual pet insurance plan with an **effective date that coincides with your group pet insurance cancellation date**. This ensures credit for the time your pet was covered under the group plan is applied to the new individual plan.

The credit is important because it **counts towards satisfying any waiting periods**, so that you don't have to start anew. For example, if your pet has met the 12-month waiting period for pre-existing condition coverage while insured under the Group Pet Insurance policy, then they will not be subject to these waiting periods under the new individual policy.

Partial credit will be given for pets **covered under the Group Pet Insurance policy for less than 12 months**. Just be sure there is no lapse in coverage, meaning no time gap between the two plans, to qualify for continuity.

What else do I need to know?

- Check to make sure there weren't any days without coverage while transitioning from the group pet insurance to your new individual policy.
- After you enroll in an individual policy, email OnePack Plan at mypolicy@petpartners.com and let them know you were a former Group Pet Insurance participant.

Questions?

Contact OnePack Plan Customer Care:

Email us at **mypolicy@petpartners.com**
or call **800-956-2495**

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