

2026 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.

Accident & Illness	
Annual Deductible	\$250
Coinsurance	70%
Annual Limit	\$5,000
Age (Min/Max/Expiration)	8 weeks /10 years / None
Benefit Waiting Periods:	
Injuries & Illnesses	Both Waived
Orthopedics	6 Months
Pre-Existing Conditions	6 month look back/ 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	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	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	\$300 Limit Paid in excess of Annual Limit (Not subject to Deductible and Coinsurance)

Accident/Illness & Wellness		Per Month		Per Month
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Per Covered Pet	Cat:	\$32.10	Dog:	\$52.57
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