



**petpartners**   
The New Standard in Group Pet Insurance

# **NEW PetPartners Group Pet Insurance**

**Underwritten by Independence American  
Insurance Company**



**Employer Group Pet Insurance Brochure**





## Introducing the Industry's First True, "Bone-a Fide" Employer Group Pet Insurance Product.

A Leading Edge Opportunity for You and Your Clients!

Are you helping your clients stay competitive by ensuring they offer one of the hottest and most desirable voluntary benefits available?

If not, it's time to look at pet insurance.

Unlike the other products currently on the market, PetPartners Group Pet Insurance represents the first true employer group pet insurance product. What does this mean? We make it simple.

### NEW PETPARTNERS' GROUP PET INSURANCE

- + Employer is master policyholder
- + Prior coverage credit and no waiting periods (for groups with 200+ eligible workers)
- + Easy quoting and enrollment via any ben-admin system
- + Payment – Seamless payroll deduction and option for employer contribution
- + Flexible group rating structure and pricing
- + Technology agnostic – Use our best-in-class platform or we will integrate with your ben-admin or HRIS system

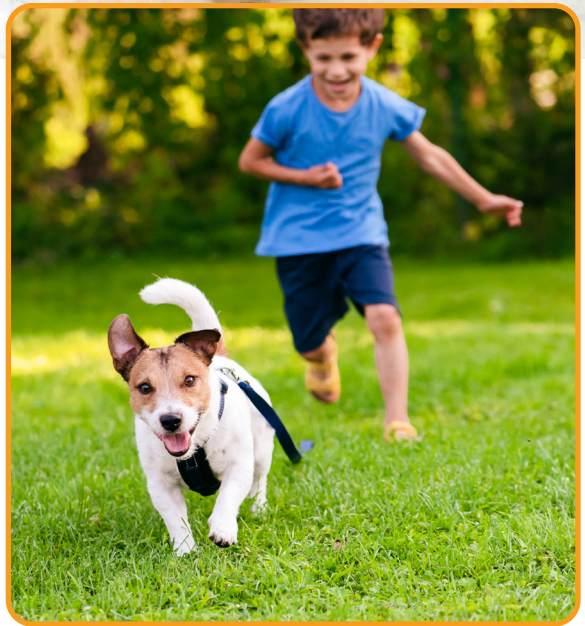
### INDIVIDUAL PET INSURANCE OFFERED IN THE WORKPLACE

- Individual is policyholder
- Typically more stringent pre-existing condition limitation and waiting periods
- Not ben-admin friendly; must visit third party website to quote and enroll
- Payment – Employee typically pays by credit card or check
- Pets are individually rated
- Not designed to be hosted by a ben-admin platform



### We Provide Clear Benefits for You and Your Customers.

- First true pet group product that's easy to quote and ben-admin friendly.
- Generous commission structure with level and heaped commissions available, including ben-admin tech credit.
- Enhanced client acquisition and retention by offering in-demand benefits that are simple to enroll and can live on a ben-admin platform.
- Flexible plan structure and optional benefits to scale up or down.
- Guaranteed issue means no health questions and streamlined rating.



### Pet Insurance is Our ONLY Business. Count on Us to Deliver.

- We are pet-focused with deep insurance industry experience.
- A product with proven consumer appeal, providing pre-ex coverage after 12 months, prior coverage credit, 24/7 Vet Helpline, access to discounted pet Rx, our TailTrax™ mobile app, and optional add-on plans to choose from.
- With underwriting by Independence American Insurance Company (IAIC) and administration and marketing by PetPartners, we provide a new-to-market offering from a unique, pure-play pet insurance provider for dogs and cats.

## Product Specifications:

### Accident & Illness Coverage (per covered pet)

Medically Necessary Supplies and Treatment, including emergency care and prescription medications (when dispensed directly by a veterinarian or compounded by a pharmacist under guidance of a veterinarian, excluding over-the-counter medications) performed for conditions that started after the Benefit Waiting Period, if any, and during the Coverage Period, resulting from:

- Accidents, such as, an automobile Accident, ingestion of a foreign body, poisoning, animal bites, dental trauma, burns and fractures
- Illnesses

### Accident Only Coverage (per covered pet)

Medically Necessary Supplies and Treatment, including emergency care and prescription medications (when dispensed directly by a veterinarian or compounded by a pharmacist under the guidance of a veterinarian, excluding over-the-counter medications) as a result and a direct consequence of an Injury that started after the Benefit Waiting Period, if any, and during the Coverage Period, resulting from:

- Accidents, such as, an automobile Accident, ingestion of a foreign body, poisoning, animal bites, dental trauma, burns and fractures.

## Base Plan

| Benefit Waiting Periods:  | Accident Only  | Accident & Illness  |
|---|--|---|
| <b>Injuries</b>   | Waived   | Waived  |
| <b>Illness</b>  | N/A  | 7 - 14 Days or Waived*  |
| <b>Cruciate Ligament Injury</b>   | 6 Months   | 6 Months  |
| <b>Pre-Existing Conditions</b>  | Covered after 12 months (look back period is from date of birth) | Covered after 12 months (look back period is from date of birth)<br>or<br>6 months look back, then covered after 12 months<br>or<br>12 months look back, then covered after 12 months |
| <b>Prior Coverage Credit</b> (Optional)*<br>Credit toward satisfying the Benefit Waiting Periods and the Pre-Existing Condition provision for comparable, prior pet insurance which was in effect immediately before the Effective Date | N/A  | Included<br>or<br>Not Included  |

\*Automatically included for employer groups with 200 or more eligible workers. Subject to any applicable Deductible, Coinsurance and Annual Limit. Premiums may vary based on benefits selected.

## Product Specifications:

|  | Accident Only                    | Accident & Illness               |
|--|----------------------------------|----------------------------------|
| <b>Annual Deductible</b>   | \$50 - \$2,500                   | \$50 - \$2,500                   |
| <b>Coinsurance</b>   | 50% - 100%                       | 50% - 100%                       |
| <b>Annual Limit</b>  | \$500 - \$25,000<br>or Unlimited | \$500 - \$25,000<br>or Unlimited |
| <b>Diminishing Deductible</b><br>Deductible is reduced by specified dollar amount each year pet is claim free while continuously covered | N/A                              | Not Included<br>or \$25 or \$50  |
| <b>Minimum Issue Age of Pet at Effective Date</b>  | 8 Weeks                          | 8 Weeks                          |
| <b>Maximum Issue Age of Pet at Effective Date</b>  | N/A                              | 5 - 13 years or None             |
| <b>Expiration Age of Pet</b>   | None                             | None                             |

## Optional Benefits (Riders)

|  |  |
|--|--|
| <b>Office Exams and Telehealth Consult</b>   | Subject to Deductible and Coinsurance  |
| <b>Rehabilitation and Physical Therapy</b>   | Subject to Deductible and Coinsurance  |
| <b>Inherited and Congenital Care</b><br>– not available for Accident Only  | Subject to Deductible and Coinsurance, and 30-day Benefit Waiting Period   |
| <b>Alternative and Behavioral Care</b><br>Acupuncture, Chiropractic, Homeopathy, Herbal Therapy, Naturopathy, and Vitamins/ Supplements<br><br>– Behavioral Care not available for Accident Only | Subject to Deductible and Coinsurance<br><br>Behavioral Care subject to \$1,000 Annual Limit and 14-day Benefit Waiting Period |
| <b>Final Respects</b><br>Cremation/ Burial/ Remains Disposal Only  | \$250 - \$500 Limit<br>Paid in excess of Annual Limit<br>Not subject to Deductible and Coinsurance                             |
| <b>Routine Dental</b>  | \$100 - \$600 Annual Maximum<br>Paid in excess of Annual Limit<br>Not subject to Deductible and Coinsurance                    |

## Product Specifications:

|   |  | Maximum Allowable Limits |            |            |            |
|---|--|--------------------------|------------|------------|------------|
|   |  | Schedule A               | Schedule B | Schedule C | Schedule D |
| <b>Wellness</b><br>– not available for<br>Accident Only | <b>Rabies Vaccine</b>  | \$15                     | \$30       | \$40       | \$50       |
|   | <b>Flea/Tick Prevention</b>  | \$25                     | \$50       | \$75       | \$100      |
|   | <b>Heartworm Prevention</b>  | \$25                     | \$50       | \$75       | \$100      |
|   | <b>Blood, Fecal, Parasite Test</b>   | \$15                     | \$30       | \$40       | \$50       |
|   | <b>Preventative Vaccines</b><br>(as recommended by AVMA)<br>Limit shown is maximum<br>paid for all vaccinations,<br>regardless of number | \$30                     | \$45       | \$60       | \$75       |
|   | <b>Urinalysis or ERD</b>   | \$15                     | \$30       | \$40       | \$50       |
|   | <b>Heartworm Test or Feline<br/>Leukemia (FeLV) Test</b>   | \$15                     | \$30       | \$40       | \$50       |
|   | <b>Spay/Neuter</b>   | \$25                     | \$50       | \$75       | \$100      |
|   | <b>Microchip</b>   | \$25                     | \$50       | \$75       | \$100      |
|   | <b>Office Visit/Exam</b>   | \$25                     | \$35       | \$45       | \$55       |

## Product Specifications:

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### Definitions

**Accident** – a sudden, unexpected, unintended, or unpreventable event, which is specific as to place and time that causes physical Injury

**Coverage Period** – begins on pet's effective date coverage and ends on renewal date of group policy or date pet is no longer covered under policy

**Illness(es)** – sickness, disease, or any change in a pet's normal, healthy state, which is not cause by Injury to pet

**Inherited** – an Illness, disease or condition whose presence is determined by genetic factors

**Injury** – physical harm or damage to pet, caused by an Accident

**Medically Necessary** – medical services, Supplies or care provided to treat pets which are consistent with Symptoms or diagnosis, accepted as good veterinary practice standards, not for ease or convenience of pet owner or veterinarian, and consistent with proper supply or level of services which can be safely provided to pets

**Pre-Existing Condition** – an Injury or Illness\* which occurred, reoccurred, existed, or showed Symptoms whether diagnosed and/ or treated by a veterinarian for time period specified above prior to Effective Date or during Benefit Waiting Period

**Supplies** – any item that is Medically Necessary and provided by veterinarian that is safe and effective for its intended use, and that omission would adversely affect the pet

**Symptoms** – first departure from normal function or feeling which is noticed by Insured or Insured's veterinarian, reflecting presence of an Injury or Illness\*

**Treatment** – any laboratory test, x-rays, medication, surgery, hospitalization, nursing and care provided or prescribed by a veterinarian

### Summary of Exclusions

- For Accident Only plans, treatment, services, and Supplies resulting from Illness regardless of the cause.
- Treatment not medically necessary or considered experimental or performed prior to Effective Date or during a Benefit Waiting Period
- Pre-Existing Conditions including, but not limited to a Bilateral Condition, presenting on one side of body (i.e., a cruciate tear in left leg that showed Symptoms prior to Coverage Period or during a Benefit Waiting Period, a subsequent cruciate tear in right leg will be considered Pre-Existing)
- IVDD (Intervertebral Disc Disease) if diagnosed, treated, or showing Symptoms prior to Coverage Period or during a Benefit Waiting Period and any further episodes of IVDD or any future occurrence of this condition
- Services not performed by or under direct supervision of a licensed veterinarian
- Conditions related to racing, security, law enforcement, working dogs and organized fighting, including intentional acts, neglect, or deliberate endangerment
- More than one Illness or Injury per coverage period arising from a repetitive and specific activity or similar activity that has previously occurred (i.e., foreign body ingestion, dog fights and toxin ingestion)

\*Illness is only covered under Accident and Illness plans.

## Product Specifications:

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### Summary of Exclusions (continued)

- Missed appointment fees, training, and cost of treatment for failure to follow veterinarian's recommendations
  - Natural supplements and vitamins
  - Obesity unrelated to an underlying medical condition
  - Transportation costs, including but not limited to non-emergency ground or air pet ambulance, and emergency air pet ambulance
  - Treatment of breeding, pregnancy, whelping or queening, including complications
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Employer Group Pet Insurance underwritten by Independence American Insurance Company, located at 485 Madison Avenue New York, New York 10022

Policies and claims administered by PetPartners, Inc., located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617. CA agency number 7612549.

For complete benefits, exclusions, limitations, and other details, which may vary by state, please refer to Certificate of Insurance form (which may differ by state): Group Pet Insurance Accident & Illness Coverage – IAIC GPI CERT AI 0321 and Group Pet Insurance Accident Coverage – IAIC GPI CERT A 0321



**LET'S TALK!** If you are ready to learn more about how our Group Pet Insurance can help you retain clients and increase your commissions, reach out to David Martin, VP of National Accounts at 773-562-8847 or [DMartin@petpartners.com](mailto:DMartin@petpartners.com)

### About PetPartners, Inc.

Headquartered in Raleigh, NC, PetPartners offers pet health insurance in all 50 states of the United States, underwritten by Independence American Insurance Company (in WA by American Pet Insurance Company). Since 2003, PetPartners has been the exclusive provider of pet health insurance protection to registrants of the American Kennel Club through the AKC Pet Insurance brand. Coverage administered by PetPartners provides access to the quality of medical care your pet needs, through the licensed veterinarian of your choice. Please visit [www.petpartners.com](http://www.petpartners.com) for additional information.

### About Independence American Insurance Company:

Independence American Insurance Company is domiciled in Delaware and licensed to write property and/or casualty insurance in all 50 states and the District of Columbia.