

# Frequently Asked Questions

## How long are my waiting periods?

A waiting period refers to the amount of time after the policy start date before coverage begins. Pets Best offers some of the shortest waiting periods in the industry: just 3 days following the policy start date for accidents, 14 days for illnesses, and 6 months for cruciate ligament events and any related conditions. Routine care plans can be used the day after your policy start date. Once met, waiting periods are waived for continuous, uninterrupted policy renewals.

## When can I insure my pet with Pets Best?

You may enroll your dog or cat as early as 7 weeks of age. Like children, young dogs and cats have the highest risk of accidents. And because their immune systems aren't mature, they're more susceptible to infectious diseases. Pets Best plans have no upper age limits, so senior dogs and cats get the same great coverage as kittens and puppies.

## My pet is already sick or injured. Can pet insurance help?

Pet insurance, as with all insurance, is for unexpected accidents and illnesses. Unfortunately pet insurance does not cover pre-existing conditions. However, getting coverage for your pet will cover most future accidents and illnesses should something happen. We also offer accident only coverage for pets with severe chronic conditions, and wellness coverage to help manage the cost of routine care for your pet.

## Can I use my own veterinarian?

Yes. When your pet is insured with Pets Best, you can use any licensed veterinarian in the US. We have no network, no schedule of benefits and no pre-authorization procedures. We want your pet to receive the best care possible, which is why we also cover visits to specialists and emergency after-hours clinics.

## Do I need the Routine Care option?

If you prefer, you can simply pay the annual expenses of routine care, like dental cleaning, vaccinations and blood work, on your own. However, our routine care options are designed to save you money on expected and preventative care for your pet.

## Will Pets Best cover my pet's dental needs?

Good dental care is vitally important to the overall health of your pet. Our BestBenefit plans include coverage for periodontal disease and other dental issues if proper preventative care, as outlined in the policy document, has been performed.

## How do I file a claim?

The easiest and fastest way to file a claim is through your Customer Account or one of our mobile apps. Once you login you can submit and view your claims and sign up for direct deposit. You can also send us your claim form via email, fax, or standard mail. We process claims quickly and send reimbursements as paper checks or direct deposit - your choice.

## How fast will I receive my reimbursement?

With our direct deposit option, your reimbursement will be deposited as soon as two business days after we process your claim.

## Do you use a benefit schedule?

No, our BestBenefit plans do not use a benefit schedule, which is a list that puts a limit on what each type of treatment can cost. Instead, we reimburse your choice of up to 70%, 80%, or 90%\* of your actual vet bill after the deductible you choose, up to your plan's maximum benefit.

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Pet insurance offered and administered by Pets Best Insurance Services, LLC is underwritten by American Pet Insurance Company (APIC) or Independence American Insurance Company (IAC). Please visit [www.americanpetinsurance.com](http://www.americanpetinsurance.com) to review all available pet health insurance products underwritten by APIC. Terms and conditions apply. See policy for details.

\*50% and 60% reimbursement levels available in CA. Deductible up to \$2,000 available in CA.

