



# IAPMO EMPLOYEE GUIDE PET HEALTH INSURANCE



*Pet insurance coverage offered and administered by Pets Best Insurance Services, LLC is underwritten by American Pet Insurance Company, a New York insurance company. Please visit [www.americanpetinsurance.com](http://www.americanpetinsurance.com) to review all available pet health insurance products.*

CONFIDENTIAL



# What is pet health insurance?

Pet health insurance provides coverage for veterinary services related to your pet being hurt or sick. Some companies, like Pets Best, also provide coverage for routine/preventative care.

Pet health insurance does not cover pre-existing conditions. If a pet has a pre-existing condition, there are many other conditions that can be covered unrelated to the pre-existing issue.



# Pets Best – we're here because they're family

Founded  
in 2005



February 2019 Over  
\$200 million in claims paid



March 2020  
200K+ pets insured



49% YoY Growth  
(2018-2019)

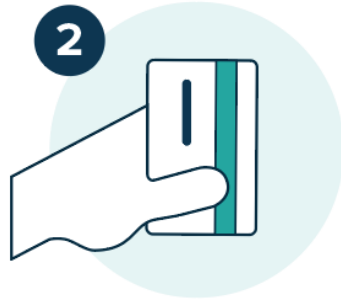


March 2019 Pets Best joins  
CareCredit, a Synchrony Solution

# How Pet Insurance Works



Get  
Treatment



Pay at the  
Veterinary Office



File a Claim  
with Pets Best



Get Reimbursed  
by Pets Best

# Pets Best Plan Options



## Accident & Illness Plan

BestBenefit Plans Cover Accidents, Illnesses, Cancer, Hereditary Conditions, Emergency Surgeries & Rx Meds

### Customizable Coverage Levels

Annual Coverage Limits **\$5,000 - Unlimited**

Annual Deductible Options **\$50 - \$1,000**

Reimbursement Options **70% - 90%**

### Optional Benefits

- Accident & Illness Exam Fees
- Rehabilitative, Acupuncture & Chiropractic Coverage

## Pet Wellness Coverage

Routine care coverage can be added to any plan to help pay for:

- vaccinations
- spay/neuter
- bloodwork
- heartworm preventive
- and more



## Accident Only Plan

Covers the treatment of accidents, including exams, X-rays, surgeries, hospitalization and medications

### Coverage Levels

Annual Coverage Limits **\$10,000**

Annual Deductible Options **\$250**

Reimbursement Options **90%**

# What's Not Covered



## Pre-Existing Condition



## Coverage Not Included with Plan Selected

(e.g. Accident Only Plan, or Did Not Buy Wellness Coverage)



## Non-Veterinary Expenses

(e.g. Boarding, Grooming, Vitamins, Supplements, Food)

*This list is not exhaustive, please refer to policy form for complete list of exclusions.*

# Enrollment

It's easy! Visit [www.petsbest.com/iapmo](http://www.petsbest.com/iapmo) or call 888-984-8700 and reference your discount/referral code: IAPMO

You will receive a 5% group discount + an additional 5% discount if enrolling more than 1 pet\*

Quoting and choosing your plan takes as little as 5 minutes

No medical records are required to enroll

You can pay your pet's premiums with a credit/debit card or via ACH. You can pay monthly, quarterly, semi-annually or annually.

Your pet's policy start date will be the day after you enroll your pet. From the policy start date there will be a 3 day waiting period for accident coverage, a 14 day waiting period for illness coverage and a 6 month waiting period for cruciate ligament events. If you choose to add wellness coverage, that coverage will begin on your pet's policy start date.

