



Pets are unpredictable. While it's hard to anticipate accidents or illness, you can be prepared for them. From routine office visits to significant medical incidents, pet health insurance provides protection for your dog or cat when he or she needs it most. And there are many coverage options to best fit your needs (except those that are pre-existing) including the following:

- Breed-specific conditions
- Cancer treatment
- Diagnostic testing and imaging
- Surgery, hospitalization, and nursing care
- Alternative therapies and rehabilitation
- Emergency room and specialist care
- Vet exam fees
- Prescription Drug Coverage (optional)

The policy can be customized to fit any budget without a sacrifice in coverage. For example, the policyholder might want 90% reimbursement with an annual \$500 deductible, or 80% reimbursement with an annual \$200 deductible.

Each pet has an annual maximum for reimbursement that can be set at \$5,000, \$10,000, \$15,000 or \$30,000.

There is a lifetime maximum of \$50,000.

## WHEN WILL COVERAGE START?

The waiting period for accidents and illnesses is 14 days. The waiting period for orthopedic conditions is 6 months. The orthopedic waiting period can be reduced to 14 days upon review of an orthopedic examination performed by a veterinarian.

For coverage to start, each insured pet must have been examined by a veterinarian within the past 12 months.

For a new pet, or if the pet hasn't seen a vet in the last 12 months, the policyholder can take the pet to the vet during the waiting period without any loss of coverage.

Once insured, there's no annual requirement to see the veterinarian. We encourage pet owners to take their pets in for routine visits.

## COVERAGE

**Accident** - Covers accidental injuries that happen after the waiting period and that are not excluded in the policy.

**Illness** - Covers illness that becomes symptomatic after the waiting period and that is not excluded in the policy.

The policyholder can select either an accident only or an accident and illness comprehensive policy.

Pre-existing conditions are defined as:

- a chronic condition observed by you or your veterinary provider prior to the end of the waiting period for the covered pet(s) and any related conditions; or
- an illness or injury that first occurred or showed clinical signs prior to the end of the waiting period and any related conditions.

Undiagnosed conditions with the same clinical signs as above are also considered pre-existing.

Pre-existing conditions are not covered during the first 12 months of enrollment. Some pre-existing conditions are curable so these might be covered after 12 months without treatment or symptom.

## EMERGENCY ROOM VISITS AND SPECIALIST CARE

This plan provides coverage for these visits in the same way it does for regular vet visits with no difference in copayments or deductibles. There are no networks, so a referral to visit a specialist is not necessary.

Any of the following specialists may be covered under the accident only or accident and illness plans:

- Emergency and urgent care hospitals
- Orthopedic specialists
- Oncologists
- Ophthalmologists
- Radiologists
- Internal medicine specialists or internists
- Rehabilitation, physical therapy, or hydrotherapy with a veterinarian's prescription at an approved facility

## DEDUCTIBLE AND DISCOUNTS

Annual deductibles range from \$100 - \$2,500 based on the plan the policyholder selects.

Discounts may be "stacked", meaning that the pet may qualify for more than one discount.

- Multi-pet Discount
- Military Discount - Varies by State

## HEALTHY PET DEDUCTIBLE

The deductible will be reduced by \$50 for each year that the policyholder does not receive a claim reimbursement.

If there is more than one pet on the policy, the Healthy Pet Deductible applies to each pet. Each pet accumulates and uses his/her Healthy Pet Deductible™ separately from any other pet.

When the policy renews the year following a covered claim reimbursement, the deductible will reset back to the deductible selected when the policy was purchased.

The Healthy Pet Deductible does not apply to Wellness Rewards claims.

## WELLNESS REWARDS FOR ROUTINE CARE

Wellness Rewards is a stand-alone routine care plan to help you budget and pay for the routine care of your pet. Wellness Rewards is not insurance; it's more like a flexible health savings account that you can spend towards:

- Routine care - wellness exams, vaccinations, flea, tick, and heartworm medications, and more
- Preventive surgery - spaying/neutering, gastropexy, and more
- Dental services - teeth cleanings, crowns, fillings, root canals, and more
- Prescription diet food
- OFA and PennHIP exams

NOTE: Wellness Rewards is a service provided by Embrace Pet Insurance and is not underwritten by American Modern Home Insurance Company.

\*Insurance products are underwritten by Armed Forces Insurance Exchange (AFIE), Armed Forces Insurance Agency (AFIA), and its affiliated partners.