



Medical insurance for the life of your pet.

Medical Insurance for Pets 101

WHAT IT IS, HOW IT WORKS, AND KEY TERMS YOU NEED TO KNOW—IN 5 SIMPLE STEPS.

1

CONSIDER WHAT MEDICAL INSURANCE FOR PETS IS

WHAT IT IS

It's coverage for the unexpected—like accidents and illnesses. These expenses can be costly, making them difficult to budget for.

WHAT IT'S NOT

It's not an investment or savings plan. Often, it doesn't cover expected costs—like vaccines and parasite prevention.

WHY PLANNING MATTERS

You can't buy insurance in the moment you need it most.

2

CONSIDER THE LIFETIME CARE OF A PET

Though we don't like to think about it, most pets get hurt or sick at some point in their lives.

COMMON HEALTH PROBLEMS:*

DOGS

- Vomiting and diarrhea
- Rupture of cranial cruciate ligament
- Lameness and limping

CATS

- Kidney disease
- Lymphoma
- Urinary tract infection

3

CONSIDER THE COST

PREMIUMS

The monthly cost—your premium—will vary depending on a number of factors, including your pet's age, breed, and where you live.

DEDUCTIBLE

Your deductible—the portion of the bill you're responsible for before your provider will start payment—will vary depending on your plan.

4

CONSIDER THE COVERAGE

Before buying, make sure the policy is what you expect.

WAITING PERIODS

The period of time immediately following enrollment before full coverage begins. Illnesses or injuries that occur during the waiting period are not covered.

PRE-EXISTING CONDITIONS

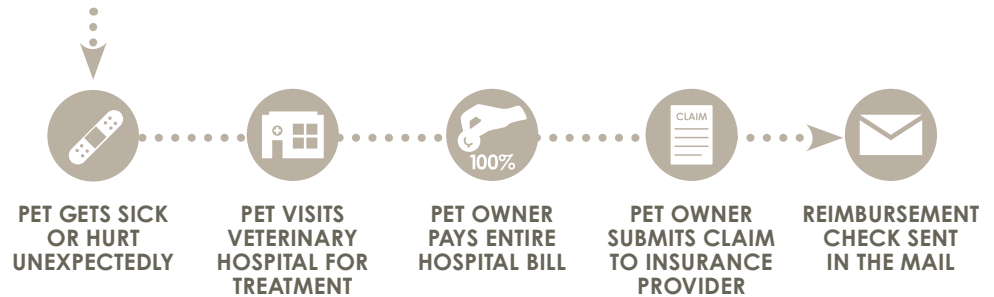
Any illness or injury that displayed signs before coverage began. Conditions that occur before enrollment are not covered.

*Based on internal data

5

CONSIDER HOW IT WORKS

THE TYPICAL HEALTH JOURNEY OF AN INSURED PET LOOKS LIKE THIS:



QUESTIONS TO ASK

- ① Is there one simple plan or multiple plans with varying coverage limits? If so, what are the policy limits of each plan?
- ① Are hereditary and congenital conditions covered? If so, are there limits on coverage?
- ① Are all prescription drugs, supplements, and nutraceuticals covered?
- ① Does coverage change if enrolling an adult or senior pet?
- ① Are certain breeds excluded from enrolling?
- ① Does the provider offer pre-approval to ensure coverage?
- ① Can a previously covered condition become pre-existing upon policy renewal or if you change the limit or the deductible?

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