



*Information for
HR Professionals*



There's a dual trend employers should know about:

- ❖ Pet health insurance is now the third most requested voluntary employee benefit.¹
- ❖ As Americans cut back on spending in tough times, surveys find that many are not willing to reduce what they spend on their pets.²

What does this mean for you?

Adding pet insurance is an easy way to enhance your voluntary benefits.

Pets Best Insurance makes it easy to add pet insurance to your employee benefit programs:

- ❖ Plans offered by Pets Best Insurance are easy to implement and cost your company nothing to administer.
- ❖ We can provide free information on pet insurance plans and benefits to your employees.

¹Washington Times, November 2009.

²2009 American Kennel Club survey.



Why pet insurance?

The cost of veterinary services is rising faster than the average of all consumer spending.¹

Most pet owners are not prepared for unexpected veterinary expenses. Consider these costs:*

	Veterinary Fee	Pets Best Insurance Reimbursement
Vomiting	\$1,122	\$ 817
Arthritis (per year)	\$1,610	\$1,208
Fractured Hip	\$5,755	\$4,524
Cancer	\$6,075	\$4,780

It's likely that a majority of your employees own pets. So, it's no surprise that pet health insurance is high in demand. You can easily fulfill that need by adding Pets Best Insurance to your voluntary benefit or employee discount program. **Plans are affordable** and adding Pets Best Insurance to your program can be done with **minimal effort** on your part. Plus...

- Pet owners pay us directly through a choice of payment options.
- No medical records required to sign up, making enrollment easy on the web or by phone.
- Pet owners may select any licensed veterinarian, including emergency clinics and specialists.
- Coverage includes veterinary visits, lab tests, surgery, prescription medications and more.
- Our plans are “portable” — which means if an employee leaves your company, he or she can still keep the coverage.
- There is no minimum participation requirement, so this offer is available even if you only have a few interested employees.
- There is no employer contribution requirement.

Pets Best Insurance plans are available in all 50 States and the District of Columbia.

¹Journal of the American Veterinary Medical Association, April 2008.

*Example based on plan with \$100 deductible and 80% reimbursement from Pets Best Insurance. Different deductible amounts and reimbursement percentages may apply based on the plan selected. This claim example refers to a condition that is not pre-existing. Actual reimbursement amount may vary based on whether deductible has been met or whether veterinary fees included taxes and other non-covered expenses. Claim administration is subject to all terms, conditions, limitations and exclusions in the policy.

For more information on our employer group benefits program, contact us at 1-877-738-7237, ext. 3, or benefits@petsbest.com.

Pets Best Insurance plans are available in all 50 states and the District of Columbia.

A choice of plans with affordable premiums. Employer discounts* available.

Plans offered by Pets Best Insurance start at less than \$1 per day. This affordable coverage helps pay for quality care when your pet needs it most. Here's a look at the key features:

- Coverage for accidents and illnesses.
- Use any licensed veterinarian or emergency center anywhere in the world.
- You're reimbursed a high percentage of covered expenses after your deductible is met.
- No upper age limit for older pets.
- Optional BestWellness coverage available for an additional premium on covered services, for vaccinations, routine exams and more.

Here's how Pets Best Insurance can help lower your out-of-pocket costs:

Without Insurance Out-of-Pocket Client Costs

Cost of Veterinary Service	\$2,500
Pet Owner Pays	
Full cost out-of-pocket	\$2,500

With Pets Best Insurance** Out-of-Pocket Client Costs

Cost of Veterinary Service	\$2,500
Pet Owner Pays	
Deductible	\$100
20% copay	\$480
Total cost out-of-pocket	\$580
Total Pet Owner Is Reimbursed	\$1,920

Claims are processed quickly, usually within 5 business days. Pets Best Insurance also offers direct deposit of claim reimbursements for even faster payments.

*Discount available in most states. Amount of discount depends on number of employees.

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Benefits for a wide range of care.

What's Covered:

- Illnesses and accidents
- Office visits and diagnostics
- Prescription medication included in our approved list
- Surgeries and hospitalization
- Cancer treatment
- Chronic conditions
- After hour emergency and specialist visits
- Physical therapy
- Dental treatment for accidents
- Behavioral conditions*
- Pregnancy in most breeds*
- Euthanasia and cremation costs*
- Chiropractic and acupuncture**
- ... and much more!

Coverage in Some Cases

- Hereditary conditions if a pet is enrolled before its second birthday***
- Cruciate ligament injuries after the first 12 months of your policy*
- Dental care when due to an injury

Coverage Only with BestWellness Add-On

- Routine exams and diagnostics, vaccines, dental cleanings, and parasite prevention

What's Not Covered:

- Pre-existing and congenital conditions
- Preventable conditions including obesity and periodontal disease
- Elective and preventive procedures
- Non-veterinary expenses including taxes, grooming, boarding, food, special diets, vitamins and supplements
- Breeding and reproduction expenses
- Herbal, holistic, experimental and alternative therapies
- Conditions caused by a specific and repetitive activity that causes damage
- Conditions caused by unusual products or methods
- Intentional injury to your pet by a member of your household
- Conditions caused by racing, coursing, commercial guarding or organized fighting

Coverage may vary depending on your state of residence and plan selection. For a complete list of what's not covered, please visit our website or call us to review a state-specific policy form.

*Coverage amounts may vary depending on your state of residence and plan selection.

**Limited coverage. Amount covered varies depending on plan selected. Must be performed by a licensed veterinarian.

***Limited coverage if pet is enrolled before age 2, otherwise excluded. Amount covered varies depending on plan selected. See short list of what we consider hereditary on our website: www.petsbest.com/pet-insurance-plans/limitations.

Enrollment is quick and easy. We ask one simple underwriting question and don't require medical records to sign up. We also offer an Accident Only policy for pets with serious pre-existing conditions.

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Count on our Experience and Reputation.



You can have confidence in our experience and reputation. With Pets Best Insurance, your clients will benefit from the service and expertise of one of the most reputable companies in the business. We're stable and reliable, with a growing list of satisfied clients.

What makes us the best.

We understand the special bond that exists between humans and their pets and work to help pet owners protect the health of their pets. At Pets Best Insurance, we strive to help pet owners afford quality veterinary care and provide prompt claims processing and unsurpassed service.

We are a stable and reliable company that will be here for our customers when they need us most.

- Founded in 2005 by Dr. Jack Stephens, DVM, founder of the first pet insurance company in North America
- Proud member of NAPHIA, the North American Pet Health Insurance Association
- Strong history of excellent customer service
- Highly favorable reviews at the independent site Pet Insurance Review

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How to add Pets Best Insurance to your employee benefits program.

- Contact us at 1-877-738-7237, ext. 3, or benefits@petsbest.com and request our marketing materials.
- Distribute information about our plans via company newsletters, payroll stuffers and new employee folders.
- We'll help you create a Pets Best Insurance link on your company website or intranet site where your employees can find information about the health benefits of pet ownership and the financial advantages of pet insurance.

Get started today.

Adding Pets Best Insurance to your voluntary benefit or employee discount program can be a smart business decision. We make it easy to take advantage of industry trends and open the door into the rapidly growing demand for pet insurance. More than ever, pet insurance can help to offer a meaningful way to add value to your employee benefits package.

This material provides a brief plan description. Coverage may vary depending on your plan selection and your state of residence. Information is accurate as of the production date; however is subject to change. For complete details about the policy terms, conditions and exclusions, please review generic policy form number IAIC-PET-POL 1211, GR-96539 AI, or the applicable form for your state of residence.



Insurance plans offered and administered by Pets Best Insurance Services, LLC are underwritten by Independence American Insurance Company, a Delaware Insurance company. Independence American Insurance Company is a member of The IHC Group, an insurance organization composed of Independence Holding Company (NYSE:IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop loss insurance solutions for nearly 30 years. For information on The IHC Group, visit, www.ihcgroup.com. In states in which Independence American Insurance Company's new policy form has not yet received regulatory approval, policies will be underwritten by Aetna Insurance Company of Connecticut. Each insurer has sole financial responsibility for its own products. To determine the applicable underwriter in your state visit www.petsbest.com/underwriter or please call Pets Best at 1-877-738-7237.

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