

Information for Insurance Agents



There's a dual trend employers should know about:



- * Pet health insurance is now the third most requested voluntary employee benefit. It's a smart positioning strategy for companies that want to compete for top employees.
- * 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?

Pet health insurance can help to enhance your product portfolio.

INSIDE, see how Pets Best Insurance can help you take advantage of this opportunity with minimal effort:

- Plans offered by Pets Best Insurance are easy to market.
- * We provide you with marketing support through printable and online media, including email messages, ecards, website content, newsletters, banner ads and more.

For underwriting information see page 6 or visit www.petsbest.com/underwriter

¹The Washington Times, Thursday, November 12, 2009. ²2009 American Kennel Club survey.

For Agent Use Only.

Not for Public Solicitation or Sales.

Offer your clients a benefit that's in demand.

With the cost of veterinary services rising faster than the average of all consumer spending, 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

Be prepared to help your clients add pet insurance to their voluntary benefit program or member discount program. Adding this valued benefit can help clients attract and retain members.

We make it easy to offer insurance.

Once you've done the promoting, we take over from there. We'll handle all the details from enrollment to premium collection and claims processing.

- Plans are easy to implement and cost your clients nothing to administer
- Affordable prices start at less than \$1 per day
- · Pet owners pay us directly through a choice of payment options
- No medical records required to enroll, making enrollment easy on the web or by phone
- Our plans are "portable" which means if an employee leaves a company, he or she can still keep the coverage
- There is no minimum participation requirement and no employer contribution requirement
- Free customized marketing materials and support

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.

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.

^{**}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.

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.

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.

^{*}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.

Count on our Experience and Reputation.



You can have confidence in our experience and reputation. With Pets Best Insurance, your clients will benefit from our excellent service and expertise. 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.

- 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

Agent details.

When you work with us, your compensation is 7.5% of earned and collected premium of new and renewal lines of business. We are currently appointing agencies that meet the following requirements:

- Active property and casualty insurance license
- Established agency with a strong presence in the large employer space
- Regional and national distribution capabilities and demonstrated success in email and web marketing campaigns
- A pet health insurance marketing plan that supports the generation of ongoing new policy sales
- Errors and Omissions insurance coverage with minimum amounts of \$1 million per incident and \$1 million in aggregate

How to get started.

Working with Pets Best Insurance is a smart business decision. More than ever, pet insurance can help to offer a meaningful way to add value to the services you already provide. **Visit www.petsbest.com/agents** today to complete the online application and answer a few questions about your agency. Once approved and appointed, we will provide you with the resources you need to successfully promote pet insurance.

- Add your assigned Pets Best Insurance link or banner to your website
- Announce the availability of pet insurance plans to your clients through email, newsletters, direct mailings or blogs. Get free content at www.slideshare.net/PetsBestInsurance.
- · Include information about our plans in your voluntary benefit product offerings
- · Provide information at employee benefit fairs

This material provides a brief plan description. Coverage may vary depending on customer's plan selection and their 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.