



TULSA FIREFIGHTERS HEALTH & WELFARE TRUST 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 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)

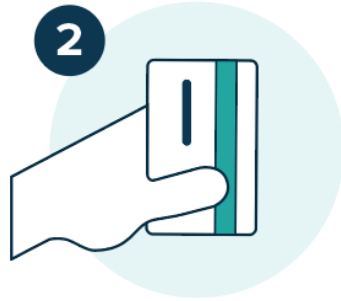


March 2019 Pets Best joins
CareCredit, a Synchrony Solution

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/tfhwpet or call 888-984-8700 and reference your discount/referral code: TFHWPET

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.

