

# Why Choose Pets Best Insurance?

Save up to  
**90%**  
on vet bills



## GREAT COVERAGE? FAST CLAIMS? GREAT SERVICE? YES.

Pet insurance reimburses you for vet bills when your pet is sick or injured, to help take the financial worry out of vet visits.

- Get cash back fast! We process most claims in 5 days or less.
- Optional direct deposit and direct vet pay options.
- Use any veterinarian - including specialty and emergency clinics
- Exclusive employee discount on a BestBenefit plan<sup>2</sup>
- Optional coverage for routine care
- Free 24/7 veterinary helpline



### Did you know?

4 out of 5 pets will have a medical emergency in their lifetime.<sup>1</sup>

To begin, enroll at

or call

**1-866-228-3516**

reference discount code:

### Accident Only Plan

As low as \$6/month for cats  
and \$9/month for dogs in  
most states.

Designed for those on a limited budget who want great coverage for accidents like broken legs, snake bites, accidental swallowing and more.

### Most Popular

### BestBenefit

Our most comprehensive  
coverage for Accidents  
and Illnesses.

With multiple levels of coverage, BestBenefit plans can be customized to meet the future medical needs of your four-legged family member and your budget.

### Optional Routine Care

Coverage to help pay for  
regular and expected  
veterinary visits.

An EssentialWellness or BestWellness plan can be added to your BestBenefit plan, for an additional premium, to help cover items like vaccines, teeth cleanings, spays and neuters.

<sup>1</sup> 2015 Pets Best claims data

<sup>2</sup> Discounts available in most states

Pet Insurance is underwritten by American Pet Insurance Company. Please visit [www.americanpetinsurance.com](http://www.americanpetinsurance.com) to review all available pet health insurance products.

The brokers or agents present during open enrollment may not be licensed property/casualty brokers or agents and therefore cannot confer with or advise employees about pet insurance, sell or attempt to sell pet insurance to them. Please contact a Pets Best representative for more information.

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# HOW PET INSURANCE WORKS



## 1. GET TREATMENT

If your pet becomes ill or injured, get treatment from any veterinarian of your choice.

## 2. FILE A CLAIM

We make it easy with online or mobile app claim filing, and there is no need to send medical records unless we request them.

## 3. GET CASH BACK FAST!

We process most claims in 5 days or less and can deposit reimbursements in your bank account. We also have an optional Vet Direct Pay service.

### BESTBENEFIT PLAN COVERAGE

Annual Coverage Limit for Unexpected Accidents and Illnesses

Annual Deductible Options

Reimbursement Percentage Options

Accidents, Illnesses, Cancer, Hereditary Conditions, Emergency Surgeries & Rx Meds

Accident & Illness Exam Fees associated with the diagnosis of your pet for an eligible injury or illness. This is not intended to cover routine exams

Rehabilitative, Acupuncture & Chiropractic Coverage to treat eligible injuries and illnesses

Price varies on location, age and breed of pet. **Average monthly premium cost is \$25 - \$65.**

### Essential

\$5,000 - Unlimited

\$50 - \$1,000

70% - 90%



### Plus

\$5,000 - Unlimited

\$50 - \$1,000

70% - 90%



### Elite

\$5,000 - Unlimited

\$50 - \$1,000

70% - 90%



## Routine Care

Routine care coverage helps pay for your pets regular and expected veterinary visits for items like shots and teeth cleaning. With routine care there is no deductible to meet, and coverage begins the day after you enroll. It's an excellent way to budget for your pet's expected medical expenses. **EssentialWellness or BestWellness routine care coverage can be added to your BestBenefit plan for an additional \$16 or \$26/month** (in most states).

## Accident Only Coverage

The Accident Only plan does not cover medical conditions such as illnesses or cancer, but provides up to \$10,000 in annual coverage for accidents like broken legs, snake bites, accidental swallowing and more. **Coverage starts as low as \$9 per month for dogs and \$6 per month for cats.**



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Coverage applies to conditions that are determined not to be pre-existing. Claim administration is subject to all terms, conditions, limitations and exclusions in the policy. Please review policy form APIC-PBI0001-ACC for complete details. Pet Insurance is underwritten by American Pet Insurance Company. Please visit [www.americanpetinsurance.com](http://www.americanpetinsurance.com) to review all available pet health insurance products.

The brokers or agents present during open enrollment may not be licensed property/casualty brokers or agents and therefore cannot confer with or advise employees about pet insurance, sell or attempt to sell pet insurance to them. Please contact a Pets Best representative for more information.

