



# Flexible Pet Insurance Coverage

- ✓ **Ready for anything.**
- 🕒 **24/7 pet helpline support.**
- 🐾 **Customizable plans for cats and dogs.**

## Be the best pet parent you can be

You have an unbreakable bond with your pet which is why our coverage eliminates the stress, heartache, and uncertainty associated with unexpected events. When your pet gets sick or injured, they can get treatment they need, when they need it.

- Use any licensed veterinarian in the US or Canada — including specialty and emergency clinics
- Exclusive employee discount on a BestBenefit plan\*
- Optional coverage for routine care
- Around the clock support from the 24/7 pet helpline
- Easy claims submission
- Self-service through our mobile app

FL-EB-10-022023-V2

Pet insurance coverage offered and administered by Pets Best Insurance Services, LLC is underwritten by American Pet Insurance Company, a New York insurance company headquartered at 6100 4th Ave. S. Suite 200 Seattle, WA 98108, or Independence American Insurance Company, a Delaware insurance company located at 11333 N. Scottsdale Rd, Ste. 160, Scottsdale, AZ 85254. Pets Best Insurance Services, LLC (CA agency #0F37530) is a licensed insurance agency located at 10840 Ballantyne Commons Parkway, Charlotte, NC 28277. Each insurer has sole financial responsibility for its own products. Please refer to your declarations page to determine the underwriter for your policy. Terms and conditions apply. See your policy for details. \*5% group discount applies to BestBenefit plans; discount not available in AK, HI, or TN. Save 5% when you enroll more than one pet. Discount applies to BestBenefit plans.

|| Synchrony | Pets Best is a Synchrony (NYSE: SYF) Health and Wellness solution.



## How pet insurance works

### 1 Attend to Your Pet

When your pet gets sick or injured, they can get treatment from any licensed veterinarian in the US or Canada.

### 2 File a Claim

You can easily file a claim through our app or online, and you don't need to send us medical records unless we ask for them.

### 3 Easy Reimbursement

Your reimbursement can be conveniently and easily deposited directly into your bank account, so you never have to wonder where your money is.

ENJOY AN EXCLUSIVE

UP TO **10%** EMPLOYER DISCOUNT

MyNMIN Benefits

To begin, enroll at

[www.petsbest.com/MYNMINPET](http://www.petsbest.com/MYNMINPET)

or call **888-984-8700**

Reference discount code: MYNMINPET



# Plan Overview

## Plan Coverage

	Essential	Plus	Elite
Annual Coverage Limit for Unexpected Accidents and Illness	\$5,000 - Unlimited	\$5,000 - Unlimited	\$5,000 - Unlimited
Annual Deductible	\$50 - \$1,000	\$50 - \$1,000	\$50 - \$1,000
Reimbursement Percentage	70% - 90%	70% - 90%	70% - 90%
Accidents, Illnesses, Cancer, Hereditary Conditions, Emergency Surgeries & Rx Meds*	✓	✓	✓
Accidents & Illness Exam Fees Associated with the Diagnosis of Your Pet for an Eligible Injury or Illness. <i>This is not intended to cover routine exams.</i>	○	✓	✓
Rehabilitative, Acupuncture & Chiropractic Coverage to Treat Eligible Injuries and Illnesses.	○	○	✓
Wellness Add-On for Routine Care <i>Coverage to help pay for regular and expected veterinary visits. Please see Wellness Plans Summary for pricing information.</i>	✓	✓	✓

## Accident-Only Coverage

If your pet currently has Addison's Disease, Cushing's Disease, Diabetes, Cancer, Feline Leukemia or Feline Immunodeficiency Virus, they can enroll for Accident Only coverage, but will be ineligible for illness coverage. The Accident Only plan does not cover medical issues such as illness or cancer, but provides up to \$10,000 in annual coverage for things like broken legs, snake bites, accidental swallowing and more. **Coverage starts at \$9 per month for dogs, and \$6 per month for cats.\***

POFLER-022023-V4 Pet insurance coverage offered and administered by Pets Best Insurance Services, LLC is underwritten by American Pet Insurance Company, a New York insurance company headquartered at 6100 4th Ave. S. Suite 200 Seattle, WA 98108, or Independence American Insurance Company, a Delaware insurance company located at 11333 N. Scottsdale Rd, Ste. 160, Scottsdale, AZ 85254. Pets Best Insurance Services, LLC (CA agency #0F37530) is a licensed insurance agency located at 10840 Ballantyne Commons Parkway, Charlotte, NC 28277. Each insurer has sole financial responsibility for its own products. Please refer to your declarations page to determine the underwriter for your policy. Terms and conditions apply. See your policy for details. \*Most plans cover prescription medications. Download our formulary at [petsbest.com/coverage](https://petsbest.com/coverage). \$7/month for cats and \$10/month for dogs in WA. Coverage applies to eligible conditions only and is subject to all terms, conditions, limitations and exclusions in the policy. Please review policy form for complete details.

# Routine Care Coverage



Routine care coverage for dogs and cats helps pay for regular veterinary visits. There are two tiers of routine care coverage that can be added to one of our pet health insurance plans for an additional premium at the time you enroll, or at your annual renewal. Benefits are available to you on your policy start date, so you can start using your routine care plan as soon as your policy goes into effect.

## Essential Wellness

**+** \$14-21.75/per month\*

Total Annual Benefits up to \$305

## BestWellness™

**+** \$26-32.58 /per month\*

Total Annual Benefits up to \$535

### Benefits Include



Wellness Exams



Spaying & Neutering†



Teeth Cleaning†



Microchipping



Diagnostic Panels



Preventative Medications



Vaccinations

Routine care plans not sold as a stand-alone plan and if purchased must be added to a BestBenefit Accident and Illness Plan.

\* Price varies by state, and by pet age. Get a quote to see pricing and for your pet. † Benefits only available with BestWellness plan

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# FAQ

## How long are Pets Best's waiting periods?

A waiting period refers to the amount of time after enrolling before your pet is eligible for coverage. Waiting periods vary by the type of coverage and start on the effective date of your policy. Once met, waiting periods are waived for continuous, uninterrupted policy renewals. Pets Best offers some of the shortest waiting periods in the industry following the policy effective date. Get a quote for specific information on waiting periods in your state.

## When can I insure my pet with Pets Best?

You can enroll your pet as young as 7 weeks. Like children, puppies and kittens have the highest risk of accidents. Their immune systems aren't mature, so they're more susceptible to infectious diseases. Pets Best plans have no upper age limits, so senior dogs and cats get the same great coverage as kittens and puppies.

## My pet is already sick or injured. Can pet insurance help?

Pets Best is here for unexpected accidents and illnesses. It does not cover preexisting conditions. However, many future accidents and illnesses should be covered if something happens. We also offer accident-only coverage for pets with severe chronic conditions, and wellness coverage to help manage the cost of routine care for your pet.

## Can I use my own veterinarian?

Yes. Pets Best has no networks, so you can use any licensed veterinarian in the US or Canada. We also have no schedule of benefits and no pre-authorization



procedures. We want your pet to receive the best possible care, which is why we also cover visits to specialists and emergency after-hours clinics.

## Do I need to have the Routine Care option?

Not at all! You can simply pay the annual expenses of routine care, like dental cleaning, vaccinations and blood work, on your own. However, our routine care options are designed to save you money on expected and preventative care for your pet.

## Will Pets Best cover my pet's dental needs?

Good dental care is incredibly important to your pet's overall health. Our BestBenefit plans include coverage for periodontal disease and other dental issues if proper preventative care as outlined in the policy document has been performed.

## How do I file a claim?

The easiest and fastest way to file a claim is through your customer account or one of our mobile apps. Once you log in you can submit and view claims, and sign up for direct deposit. You can also send your claim via email, fax, or standard mail. It's up to you!

## Do you use a benefit schedule?

No, our BestBenefit plan does not use a benefit schedule but our BestWellnes plan does, which is a list that puts a limit on what each type of treatment can cost. Instead, we reimburse your choice of up to 90%\* of your vet bill after the deductible of your choice, up to your plan's maximum benefit.