Petplan pet insurance
the woof, the meow and the how of our policies
So what’s Petplan all about? Well, we believe pet insurance delivers the most value when it protects against an unexpected financial loss when a pet has an accident or becomes ill. To give pet parents complete peace of mind, Petplan policies cover the treatment of all new illnesses and injuries as standard in every policy.

Whether it’s a hereditary condition, dental disease, a chronic illness or injury, or a condition requiring alternative or complementary therapies, pet parents can rest easy knowing it’s all covered in their standard plan — no need to purchase add-ons or riders.

Petplan empowers pet parents to say “yes” to treatments regardless of cost, and gives veterinarians the freedom to practice their best medicine. How do we do it? We pay claims based upon the actual fees charged for services, rather than using benefit schedules or “usual and customary” limits that restrict reimbursements. A Petplan-protected policyholder has the peace of mind of up to $22,000 per year to keep their pet healthy, and the flexibility to visit any licensed veterinarian in the U.S. or Canada to seek treatment.

With Petplan, pet parents never have to pick and choose between medical and catastrophic coverage, and there’s no guessing whether hip dysplasia is included or if alternative therapies are off the table. If a licensed vet recommends and performs the treatment, it’s covered — period.

our plans

Simple, straightforward insurance plans that deliver on their promises — that’s what you get with Petplan. Although what we cover never changes, Petplan currently offers three levels of coverage to choose from, each with a different annual reimbursement maximum for illnesses and injuries. We even offer behavioral treatment coverage, subject to the maximum benefits noted in parentheses below:

- **Bronze**: $10,000 ($250)
- **Silver**: $14,000 ($500)
- **Gold**: $22,000 ($1,000)

These limits reset each year upon renewal, and there’s no lifetime limit on coverage.

In addition, we are currently refiling a Platinum plan ($1,500 in behavioral), which will offer unlimited coverage.
We know that every pet parent thinks their four-legged love is priceless, but the reality is that everybody has a budget! To better serve the financial considerations of pet parents, Petplan offers a few cost-sharing options to provide price flexibility.

**Deductibles** Pet parents have a choice of a $50, $100 or $200 deductible, which is applied per condition during the policy period. Once the deductible for a condition is met, the policyholder is simply reimbursed based on their policy.

So if a pet is diagnosed with diabetes, a deductible will apply for the first visit, then all subsequent vet visits related to diabetes will not be charged a deductible. If the same pet breaks his leg, a new deductible will apply for treating that condition.

**Rate of Reimbursement** Pet parents can choose to receive reimbursement for 80%, 90% or 100% of their vet bills. With the help of our Pet Insurance Advisors, or our easy-to-use online tools, pet parents can design a custom policy that works for their individual budget.

You'll notice if you peruse our Terms and Conditions that specialist and referral vet fees are reimbursed at 80%. This maximum reimbursement applies only to non-emergency care administered by a specialist or emergency vet, and includes the exam fee.

Why do we do this? It’s one way we keep premiums reasonably priced and share costs with minimal impact to our customers. Another benefit to the limit is that it discourages pet parents from going to the ER for non-emergencies simply because it is more convenient.

<table>
<thead>
<tr>
<th>Policy benefits</th>
<th>Bronze Plan</th>
<th>Silver Plan</th>
<th>Gold Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vet expenses</td>
<td>$10,000/yr</td>
<td>$14,000/yr</td>
<td>$22,000/yr</td>
</tr>
<tr>
<td>Coverage</td>
<td>Treatment of all accidents and illnesses*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>Choice of $50, $100 or $200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reimbursement</td>
<td>Choice of 80%, 90% or 100%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*As long as the condition was not showing clinical signs prior to the effective date of the policy, or during the waiting period.*
some more 'tails about coverage:

- **Petplan pets are protected anytime, anywhere.** Pet parents are free to visit any licensed veterinarian in the United States or Canada for treatment. When pets are traveling abroad, treatments for new accidents and illnesses are covered when their paws are back on U.S. or Canadian soil.

- **Exam fees are always covered.** At Petplan, the cost of all non-routine exam fees and diagnostic testing is covered as standard — even when a pet sees a specialist.

- **We keep waiting periods short.** Accidents are covered after 24 hours; illnesses are covered after 14 days. There’s a 6-month exclusion on stifle injuries that can be waived if a pet parent visits their veterinarian and has the pet’s knees certified as healthy within the first 30 days of the policy.

- **We hate add-ons and riders (we really do!).** Petplan policyholders don’t have to pay extra for certain conditions to be covered, and they don’t have to pick and choose between accident and illness coverage. One plan covers it all, plain and simple.

---

**peace of mind comes standard. So does:**

<table>
<thead>
<tr>
<th>veterinary exam fees</th>
<th>cancer treatments</th>
</tr>
</thead>
<tbody>
<tr>
<td>diagnostic treatments</td>
<td>alternative therapies</td>
</tr>
<tr>
<td>referral and specialist treatments</td>
<td>X-ray, MRI, CT scan and ultrasound imaging</td>
</tr>
<tr>
<td>surgery</td>
<td>rehabilitation</td>
</tr>
<tr>
<td>behavioral therapies</td>
<td>prescription medications</td>
</tr>
<tr>
<td>non-routine dental treatments</td>
<td></td>
</tr>
</tbody>
</table>

Chronic conditions will never be excluded upon renewal — once a pet is covered, they’re *Covered for Life*™.
<table>
<thead>
<tr>
<th><strong>top 10 most frequently claimed conditions</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>condition</strong></td>
</tr>
<tr>
<td><strong>1</strong> non-specific GI disease</td>
</tr>
<tr>
<td><strong>2</strong> neoplasia (cancer)</td>
</tr>
<tr>
<td><strong>3</strong> lameness</td>
</tr>
<tr>
<td><strong>4</strong> skin infection (not directly attributed to allergies)</td>
</tr>
<tr>
<td><strong>5</strong> allergies</td>
</tr>
<tr>
<td><strong>6</strong> periodontal disease</td>
</tr>
<tr>
<td><strong>7</strong> ear infections</td>
</tr>
<tr>
<td><strong>8</strong> cruciate injuries</td>
</tr>
<tr>
<td><strong>9</strong> urinary tract infection/ cystitis</td>
</tr>
<tr>
<td><strong>10</strong> foreign body ingestion</td>
</tr>
</tbody>
</table>
Petplan coverage goes beyond the ordinary conditions pets are most likely to suffer; our policies also pay to cover the extraordinary treatments pets sometimes need. The following is a list of 10 of Petplan’s most memorable claims — pets who needed everything from bone marrow transplants to acupuncture.

Penelope, Standard Poodle

Penelope stands out as one of our most claimed for pets and one of the largest reimbursements over the life of her policy.

- **conditions:**
  - hypothyroidism, gastritis, facial paralysis, cataracts, liver disease (bile duct inflammation) and adenoma

- **years insured:** 6

- **claims:** 200+

- **treatment:**
  - CT scan with contrast, feeding tube placement, supportive care including IV fluids, antibiotics, antiemetics, gastroscopy, blood work, internal medicine evaluation, neurologist evaluation, and cardiologist evaluation including an echocardiogram

- **amount reimbursed:** $73,394.48
Firewalker, Alaskan Malamute

Firewalker originally received stem cell therapy, but his vet recommended additional treatment options for hind limb DJD/arthritis, including chiropractic and acupuncture. After just two acupuncture sessions, Firewalker's pet parent reported some improvement, and by the sixth session, he reported that the acupuncture was helping tremendously with movement and that Firewalker seemed brighter and more energetic. In addition to his arthritis, Firewalker has also suffered periodontal disease, bladder stones, hypothyroidism, hypercalcemia and more, for which Petplan has reimbursed his family an additional $6,882.23.

Plucky, Greyhound

After being diagnosed with lymphoma, Plucky began chemotherapy and was hospitalized one week later with a febrile neutropenia. At their vet’s recommendation, Plucky’s pet parents traveled to North Carolina State University for a bone marrow transplant. There, Plucky received the transplant, radiation treatment, hospitalization, supportive care, and more — all of which was fully covered by Petplan. Two years later, Plucky had his leg amputated secondary to left hock osteosarcoma. Plucky is still thriving three years after his bone marrow transplant for lymphoma and leg amputation for osteosarcoma and Petplan has paid a total of $34,367.09 to his family.

conditions: arthritis/DJD
years insured: 3
claims: 3
treatment: acupuncture
amount reimbursed: $995.72

conditions: lymphosarcoma/lymphoma
years insured: 7
claims: 28
treatment: bone marrow transplant
amount reimbursed: $19,365.96
Spooky, Domestic Shorthair

Spooky was diagnosed with intestinal lymphoma after her pet parent noticed she was reluctant to eat. During chemotherapy treatments, Spooky became anorexic and a g-tube was placed. Spooky developed an infection at the tube site that was resistant to antibiotic therapy. The vet recommended hyperbaric oxygen chamber treatment, and 20 treatments were planned to treat the draining fistula/g-tube site infection.

---

Bazil, German Shepherd

Bazil presented for right forelimb lameness after his pet parent noticed him limping after strenuous exercise and hikes for a few months. Following a series of diagnostic tests, the attending veterinarian diagnosed Bazil with elbow dysplasia and recommended surgery and stem cell therapy. Bazil’s treatment was quickly pre-authorized by Petplan.
**top 10 most extraordinary treatments covered**

**conditions:** bilateral elbow dysplasia

**years insured:** 4

**claims:** 17

**treatment:** chiropractic

**amount reimbursed:** $9,781.35

---

**Niko, German Shorthaired Pointer**

Niko first visited the vet when he became lame on his right forelimb. Radiographs indicated severe DJD in the right elbow and minor osteoarthritis and a bone spur in the left elbow. Both elbows were scoped to remove osteophytes and rehabilitation was started. He received chiropractic care to assist with his chronic forelimb lameness despite surgical intervention. In addition to chiropractic care, Niko also receives hydrotherapy, laser therapy, acupuncture and holistic supplements.

---

**Tika, Goldendoodle**

After an abdominal ultrasound, a trip to a specialist and a cystoscopy, Tika was diagnosed with transitional cell carcinoma (TCC). She is being treated by an oncologist who recommended a combination of Western and Eastern medical modalities. Included in Tika’s holistic care are bioresonance therapy, hua shi, shao fu zhu yu, Apocaps®, Arginex®, Livaplex®, Congaplex®, Canine Renal Support, turkey tail, Cataplex®, CalciFood®, Bach flower remedies, and ChelaCo.

---

**conditions:** bladder cancer

**years insured:** 6

**claims:** 10

**treatment:** holistic treatments

**amount reimbursed:** $12,715.47
**Balto, German Shepherd**

Balto has been through it all, including myelopathy, aspergillosis and hematuria, which have required various tests to diagnose, multiple prescription medications for pain management and rehabilitation, including laser therapy, underwater treadmill therapy and Cavaletti poles exercises.

**Zoe, Boxer**

Zoe visited her veterinarian after her pet parent observed progressive lethargy and exercise intolerance over a two-month period. After a series of diagnostic tests including a CBC, ultrasound, X-rays, bloodwork and cytology, Zoe was diagnosed with autoimmune hemolytic anemia. She was hospitalized and received IV fluids, a blood transfusion and medications to help manage her condition. Her veterinarian ultimately recommended a bone marrow aspirate procedure. In addition to her anemia, Zoe also suffered a cruciate injury and dermatitis, for which Petplan reimbursed her family another $4,824.93.
Shanti, Chocolate Lab

Shanti originally presented to the vet with trembling and a stiff gait that had developed into neuropathy and placing deficits. After an MRI, she was diagnosed with narrowing of the disc spaces in the lumbar region. Her vet’s recommended treatment included pain therapy, acupuncture and rehabilitation. Her rehab consisted of e-stimulation, massage, hydrotherapy, balance board exercises and Cavaletti stepping, plus at-home therapy as directed by her vet.