

# Digging into Pet Insurance

From routine check-ups to unexpected vet bills, pet insurance can help cover the eligible costs of your pet's care. **Take advantage of your employee discount to get your pet the care they deserve.**



## Coverage at a Glance

ASPCA® Pet Health Insurance plans help cover the costs associated with diagnostics and treatment for:



**Accidents**



**Illnesses**



**Hereditary Conditions**



**Behavioral Issues**



**Dental Disease**



**And more!**



## Customize a One-of-a-Kind Plan

### Reimbursement Percentage

The percentage of covered costs paid back to you after your deductible is satisfied. Your options are:



### Annual Deductible

The amount you must satisfy for covered veterinary expenses before you can start being reimbursed. Your options are:



### Annual Limit

The total amount you can be reimbursed over one 12-month policy period. We offer a wide variety of options including:



Scan the QR code to get pricing and access your **10% employee discount**.\*

Group Code: PEHPplusPet

<https://www.aspcapetinsurance.com/pehpplus>

# How Your ASPCA Pet Insurance Plan Works



## Visit

Take your pet to the **veterinarian of your choice** and pay them as usual.



## Submit

Use our **mobile app** to easily submit a claim after your veterinary visit.



## Cash back

Receive up to **90% in reimbursement** on eligible vet bills.

## See Coverage in Action

Eligible Vet Bill:

**\$3,600**

-\$250 Annual Deductible  
x 90% Reimbursement

Cash Back:

**\$3,015**

The example above illustrates reimbursement for covered expenses at a 90% reimbursement rate. The annual deductible has already been met, and the annual limit has not yet been satisfied. Actual reimbursement and coverage vary based on individual plan options.



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\*Up to a 10% group discount is available. Discounts vary by state and are subject to change. Not available in all states. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit [www.aspcapetinsurance.com/terms](http://www.aspcapetinsurance.com/terms). Preventive Care coverage reimbursements are based on a schedule. Complete Coverage™ reimbursements are based on the invoice. Products, schedules, and rates may vary and are subject to change. Discounts may vary and are subject to change. More information available at checkout. Premiums are based on the current age of your pet. Premium may increase due to the age of your pet at renewal. Initial premiums may be impacted by the species or breed of your pet. Premium may change based on your home address. Insurance products are underwritten by either Independence American Insurance Company (NAIC #26581), or United States Fire Insurance Company (NAIC #21113); please refer to your policy forms to determine the underwriter for your policy. All policies are produced by PTZ Insurance Agency, Ltd (NPN: 5328528) and PTZ Insurance Agency, Ltd, d.b.a. PIA Insurance Agency in California (CA #0E36937). The ASPCA® is not an insurer and is not engaged in the business of insurance. Through a licensing agreement, the ASPCA receives a royalty fee that is in exchange for use of the ASPCA's marks and is not a charitable contribution. © Copyright 2024, PTZ Insurance Agency, Ltd. ASPCA Logo, © Copyright 2024, ASPCA. All Rights Reserved