



# New PetPartners Group Pet Insurance

Underwritten by Independence American  
Insurance Company

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## Employer Group Pet Insurance Proposal

Date: 6/5/2023

**Employer Name:** Tomball ISD

Proposal Name: Tomball ISD - Wellness Option

Broker: Barrett Prater  
Pet Partners

Distributed by:

# Accident & Illness Insurance - per covered pet

Underwritten by Independence American Insurance Company

## Coverage

Subject to any applicable Deductible, Coinsurance and Annual Limit

Medically Necessary Supplies and Treatment, including emergency care and prescription medications (when dispensed directly by a veterinarian or compounded by a pharmacist under guidance of a veterinarian, excluding over-the-counter medications) performed for conditions that started after the Benefit Waiting Period, if any, and during the Coverage Period, resulting from:

- Accidents, such as, an automobile Accident, ingestion of a foreign body, poisoning, animal bites, dental trauma, burns and fractures.
- Illnesses

## Base Plan

<b>Annual Deductible</b>	\$300
<b>Coinsurance</b> (% the policy pays)	80%
<b>Annual Limit</b>	\$5000
<b>Diminishing Deductible</b> <i>Deductible is reduced by specified dollar amount each year pet is claim free while continuously covered</i>	Included \$50

<b>Minimum Issue Age of Pet at Effective Date</b>	8 Weeks
<b>Maximum Issue Age of Pet at Effective Date</b>	10 Years
<b>Expiration Age of Pet</b>	None

<b>Benefit Waiting Periods:</b>	
<b>Injuries</b>	Waived
<b>Illnesses</b>	Waived
<b>Cruciate Ligament Injury</b>	6 Months
<b>Pre-Existing Conditions</b>	6 months look back, then covered after 12 months
<b>Prior Coverage Credit</b>	Included
<i>Credit toward satisfying the Benefit Waiting Periods and the Pre-Existing Condition provision for comparable, prior pet insurance which was in effect immediately before the Effective Date</i>	

### Continuity of Coverage

*In the event you are no longer eligible for coverage under this group plan, don't worry! You may apply for individual pet insurance through PetPartners, Inc and receive credit for the time covered under the group pet insurance plan. This means that credit will be given for the time covered under the group pet insurance plan toward satisfying the Pre-Existing Condition waiting period and the Benefit Waiting Periods. You must have no lapse in coverage between the two plans in order to qualify.*

## Optional Benefits (Riders)

<b>Office Exams and Telehealth Consult</b>	Not Included
<b>Rehabilitation and Physical Therapy</b>	Included - Subject to Deductible & Coinsurance
<b>Inherited and Congenital Care</b>	Included Subject to Deductible and Coinsurance, and 30-day Benefit Waiting Period
<b>Alternative and Behavioral Care</b> <i>Acupuncture, Chiropractic, Homeopathy, Herbal Therapy, Naturopathy, and Vitamins/Supplements</i>	Included Subject to Deductible & Coinsurance  Behavioral Care subject to \$1,000 Annual Limit and 14-day Benefit Waiting Period
<b>Final Respects</b> <i>(Cremation/ Burial/ Remains Disposal Only)</i>	Included \$300 Limit Paid in excess of Annual Limit Not subject to Deductible or Coinsurance
<b>Routine Dental</b>	Not Included

Wellness		Maximum Allowable Limits			
		Schedule A	Schedule B	Schedule C	Schedule D
Included (Optional)  Schedule B	<b>Rabies Vaccine</b>	\$15	\$30	\$40	\$50
	<b>Flea/Tick Prevention</b>	\$25	\$50	\$75	\$100
	<b>Heartworm Prevention</b>	\$25	\$50	\$75	\$100
	<b>Blood, Fecal, Parasite Test</b>	\$15	\$30	\$40	\$50
	<b>Preventative Vaccines</b> <i>(as recommended by AVMA)*</i>	\$30	\$45	\$60	\$75
	<b>Urinalysis or ERD</b>	\$15	\$30	\$40	\$50
	<b>Heartworm Test or Feline Leukemia (FeLV) Test</b>	\$15	\$30	\$40	\$50
	<b>Spay/Neuter</b>	\$25	\$50	\$75	\$100
	<b>Microchip</b>	\$25	\$50	\$75	\$100
	<b>Office Visit/Exam</b>	\$25	\$35	\$45	\$55

\*Limit shown is maximum paid for all vaccinations, regardless of number

## Definitions

**Accident** – a sudden, unexpected, unintended, or unpreventable event, which is specific as to place and time that causes physical Injury

**Coverage Period** – begins on pet's effective date coverage and ends on renewal date of group policy or date pet is no longer covered under policy

**Illness(es)** – sickness, disease, or any change in a pet's normal, healthy state, which is not caused by Injury to pet

**Inherited** – an Illness, disease or condition whose presence is determined by genetic factors

**Injury** – physical harm or damage to pet, caused by an Accident

**Medically Necessary** – medical services, Supplies or care provided to treat pets which are consistent with Symptoms or diagnosis, accepted as good veterinary practice standards, not for ease or convenience of pet owner or veterinarian, and consistent with proper supply or level of services which can be safely provided to pets

**Pre-Existing Condition** – an Injury or Illness which occurred, reoccurred, existed, or showed Symptoms whether diagnosed and/ or treated by a veterinarian for time period specified above prior to Effective Date or during Benefit Waiting Period

**Supplies** – any item that is Medically Necessary and provided by veterinarian that is safe and effective for its intended use, and that omission would adversely affect the pet

**Symptoms** – first departure from normal function or feeling which is noticed by Insured or Insured's veterinarian, reflecting presence of an Injury or Illness

**Treatment** – any laboratory test, x-rays, medication, surgery, hospitalization, nursing and care provided or prescribed by a veterinarian

## Summary of Exclusions

- Treatment not medically necessary or considered experimental or performed prior to Effective Date or during a Benefit Waiting Period
- Pre-Existing Conditions including, but not limited to a Bilateral Condition, presenting on one side of body (i.e., a cruciate tear in left leg that showed Symptoms prior to Coverage Period or during a Benefit Waiting Period, a subsequent cruciate tear in right leg will be considered Pre-Existing)
- IVDD (Intervertebral Disc Disease) if diagnosed, treated, or showing Symptoms prior to Coverage Period or during a Benefit Waiting Period and any further episodes of IVDD or any future occurrence of this condition
- Services not performed by or under direct supervision of a licensed veterinarian
- Conditions related to racing, security, law enforcement, working dogs and organized fighting, including intentional acts, neglect, or deliberate endangerment
- More than one Injury per coverage period arising from a repetitive and specific activity or similar activity that has previously occurred (i.e., foreign body ingestion, dog fights and toxin ingestion)
- Missed appointment fees, training, and cost of treatment for failure to follow veterinarian's recommendations
- Natural supplements and vitamins
- Obesity unrelated to an underlying medical condition
- Transportation costs, including but not limited to non-emergency ground or air pet ambulance, and emergency air pet ambulance
- Treatment of breeding, pregnancy, whelping or queening, including complications

## Accident & Illness – per Covered Pet

Frequency: Monthly – 12

Dual option rates shown: *without Wellness Benefit option* / *with Wellness Benefit option*

		Adult Weight in Pounds
Dog	Age	0 - 90+
	Age 0 - 10	\$54.09 / \$73.07
		Age
Cat	Age 0 - 10	\$27.35 / \$42.11