

petpartners

The New Standard in Group Pet Insurance

Underwritten by
Independence American Insurance Company

Employee Benefit Summary

Plan Effective Date: Oct 1, 2026

Employer Name: Greene County Public Schools

Terms are illustrative only and describe benefits, limitations, and rates widely available. There may be state specific variations based on state legal requirements and regulatory approvals. Please refer to disclosure forms, your declarations page, and policy documents for specific details.

Accident & Illness Insurance - per covered pet

Underwritten by Independence American Insurance Company

Accident & Illness 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

Annual Deductible The amount you are responsible for per coverage period per pet before we will pay a claim for covered expense.	**$500**
Coinsurance *(% the policy pays)* The reimbursement portion of covered expenses after the deductible is met per pet.	**70%**
Annual Limit The maximum amount we will reimburse you for all covered expenses during a coverage period.	**$8,000**
Diminishing Deductible Deductible is reduced by the specified dollar amount each year your pet is claim free while continuously covered.	**$50**
Minimum Issue Age of Pet at Effective Date	**8 Weeks**
Maximum Issue Age of Pet at Effective Date	**10 Years**
Expiration Age of Pet	**None**

Benefit Waiting Periods

The time period each pet must wait before coverage is payable. The Benefit Waiting Period starts from the effective date of coverage. Conditions that occur during the Benefit Waiting Period will be excluded from coverage as pre-existing conditions.

Injuries	**Waived**
Illnesses	**Waived**
Cruciate Ligament (knee)	**6 months**
Pre-Existing Conditions	**6 months look back, then covered after 12 months**
Prior Coverage Credit 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.	**Included**

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.

Additional Benefits (Riders)

Rehabilitation and Physical Therapy Provides reimbursement toward the rehabilitation and physical therapy treatment for a covered condition, such as hydrotherapy and therapeutic massage.	**Subject to Deductible & Coinsurance**
Inherited and Congenital Care Provides reimbursement, after a 30-day Benefit Waiting Period*, toward covered expenses for congenital and inherited conditions, such as hip dysplasia and birth defects.	**Subject to Deductible and Coinsurance, and 30-day Benefit Waiting Period**
Alternative and Behavioral Care Provides reimbursement toward holistic and alternative treatment for a covered condition such as Acupuncture, Chiropractic, Homeopathy, Herbal Therapy, Naturopathy, and Vitamins/ Supplements (Behavioral Care not available for Accident Only)	**Subject to Deductible & Coinsurance** **Behavioral Care subject to $1,000 Annual Limit and 14-day Benefit Waiting Period**

Final Respects Provides reimbursement toward the cremation or burial expenses of your pet due to death or humane euthanasia.	**$300 Limit** **Paid in excess of Annual Limit** **Not subject to Deductible or Coinsurance**

Optional Wellness
Schedule B

	Max Allowable Limit
Rabies Vaccine	**$30**
Flea/Tick Prevention	**$50**
Heartworm Prevention	**$50**
Blood, Fecal, Parasite Test	**$30**
Preventive Vaccines (as recommended by AVMA) Limit shown is maximum paid for all vaccinations, regardless of number	**$45**
Urinanalysis or ERD	**$30**
Heartworm Test or Feline Leukemia (FeLV) Test	**$30**
Spay/Neuter	**$50**
Microchip	**$50**
Office Visit/Exam Preventive (Wellness) Exam Only	**$35**

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

If a pet is 11 years of age or older, they are not eligible for coverage under this plan.

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

	without Wellness Benefit option	*with Wellness Benefit option*
Dog Age 0 - 10	**$34.35**	**$52.19**
Cat Age 0 - 10	**$17.66**	**$31.53**

Employer Group Pet Insurance policies are administered by PetPartners, Inc. and underwritten by Independence American Insurance Company (rated A- "Excellent" by A.M. Best), with offices at 11333 N. Scottsdale Rd, Suite 160, Scottsdale, AZ 85254. PetPartners, Inc. (CA agency #OF27261) is a licensed insurance agency located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617.

For complete benefits, exclusions, and other details, which may vary by state, please refer to Certificate of Insurance form (which may differ by state): Group Pet Insurance Accident & Illness Coverage – IAIC GPI CERT AI 0321

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About PetPartners, Inc.

Headquartered in Raleigh, NC, PetPartners offers pet health insurance in all 50 states of the United States, underwritten by Independence American Insurance Company (in WA by American Pet Insurance Company). Since 2003, PetPartners has been the exclusive provider of pet health insurance protection to registrants of the American Kennel Club through the AKC Pet Insurance brand. Coverage administered by PetPartners provides access to the quality of medical care your pet needs, through the licensed veterinarian of your choice. Please visit www.petpartners.com for additional information.

About Independence American Insurance Company:

Independence American Insurance Company is domiciled in Delaware and licensed to write property and/or casualty insurance in all 50 states and the District of Columbia.

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Now You Can Play More and Worry Less

Protect your furry family members with plans available now during Open Enrollment.



Take the Stress Out of Unexpected Vet Bills

Pet insurance reimburses you for the cost of accidents and illnesses throughout your pet's life.

Here's how it works:

1. Visit any licensed vet or clinic
2. Pay your vet and submit a claim
3. Get reimbursed for eligible expenses

Employee Plan

- Visit any vet
- Enjoy great perks such as Rx discounts, 24/7 live vet & more
- Pre-existing condition coverage*
- Prior Coverage Credit
- Simple, straightforward pricing
- Premiums paid through payroll deduction

We've Got You Covered

- Common Illnesses
- Broken Bones
- Diagnostics
- Prescription Medication
- Surgery
- Alternative Treatments**
- Toxin Ingestion
- Digestive Issues
- Behavioral Issues**
- Cancer
- Hospitalization
- And more!

Keep those tails wagging! Enroll today:

https://portal.independenceamerican.com/login

Questions? Call us at 800-956-2495

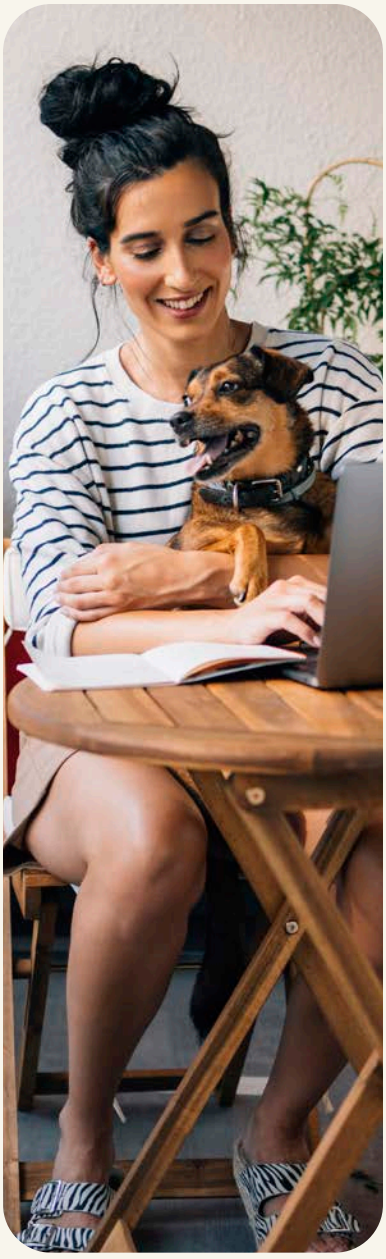
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How to Enroll in Group Pet Insurance



Ready to protect your pet? Get started here:

https://portal.independenceamerican.com/login



1. Log into the **Group Pet Portal** using the email address on file with your employer.
2. Click the **Enroll** button.
3. Enter your pet's **Name, Age, Breed, and Weight**.
   No medical info is required at enrollment.
4. **Select the best plan** for you and your pet.
   Tip: Insuring more than one pet? Click the "+ add pet" button to enroll additional pets.
5. Review your enrollment Summary and click **Submit**.
   You will receive email confirmation that your enrollment is complete.

Need help logging in or enrolling? We're here to help.

Contact PetPartners Customer Care:

800-956-2495 | **mypolicy@petpartners.com**

Plans and coverage vary by state. For full plan terms, conditions, limitations and exclusions, go to PetPartners.com and click on Sample Policies. Policies are underwritten by Independence American Insurance Company, 485 Madison Ave. 14th Fl. New York, NY 10022 (in WA by American Pet Insurance Company, 6100 4th Ave. S., Seattle WA 98108). PetPartners, Inc. is a licensed insurance administrator located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617.

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Group Pet Insurance Employee FAQs



How do I enroll?

You can view pricing and enroll at:

https://portal.independenceamerican.com/login

When can I enroll?

You can enroll your existing pet(s) during your company's designated open enrollment period. If you decide not to enroll your pet(s) during this time, then you must wait until your company's next Annual Open Enrollment.

What if I get a new pet after Open Enrollment is over?

If you get a new pet, your newly acquired pet may be eligible for a Special Enrollment Period. Make sure to notify your HR representative right away as you must enroll your new pet within 31 days of a Qualified Life Event.

Can I still use my vet?

Absolutely! You can use any licensed veterinarian, including emergency and specialty vets, within the United States and its territories. This coverage also extends to Emergency Treatment* while traveling abroad.

What pets are eligible for coverage?

Dogs and cats that are age 8 weeks and older are eligible for coverage. Please refer to your benefits guide to determine if there is a maximum age limit for enrollment.

Will my pet lose coverage because of age?

No, we will never cancel your pet's coverage because of its age.

What if my pet has pre-existing conditions?

Not to worry! PetPartners offers coverage for pre-existing conditions on Accident and Illness plans after a 12-month waiting period. We cover commonly excluded symptoms and conditions such as cancer, urinary tract infections, chronic ear infections, gastrointestinal issues, and more.

I currently have pet insurance with a different provider, but I'm curious about the PetPartners Group plan. What happens if I decide to switch?

Not to worry! PetPartners offers coverage for pre-existing conditions on Accident and Illness plans after a 12-month waiting period. We cover commonly excluded symptoms and conditions such as cancer, urinary tract infections, chronic ear infections, gastrointestinal issues, and more.

How do I file a claim and how am I reimbursed?

Filing a claim is easy and can be completed through the Group Pet Portal. During the claim filing process, you can select if you want to be reimbursed by check or via direct deposit.

What happens to my pet(s) coverage under the Group Pet Insurance Policy if I leave my company?

If you leave your company, you'll be given the opportunity to purchase an "individual" Independence American pet insurance policy through PetPartners. You can even receive credit for time covered under the Group Pet Insurance Policy toward satisfying the Injury and Illness Waiting Periods and Pre-Existing Condition provision as long as there is no gap in coverage between the two policies.

Still have more questions?

Contact our Customer Care team at **800-956-2495** or **mypolicy@petpartners.com**.

*Emergency Treatment is defined as requiring immediate medical attention to prevent compromising your pet's well-being or life. Policies are administered by PetPartners, Inc. and underwritten by Independence American Insurance Company (rated A- "Excellent" by A.M. Best), with offices at 11333 N. Scottsdale Rd, Suite 160, Scottsdale, AZ 85254. PetPartners, Inc. (CA agency #OF27261) is a licensed insurance agency located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617. Eligibility restrictions apply. Terms and conditions may apply. See policy/certificate for details on coverage, terms, limitations and conditions. Pre-Existing condition coverage may require a 365-day waiting period. Waiting period may be waived for groups over 200 employees or with prior coverage for Accident & Illness plans. Participation in this plan is voluntary and not subject to ERISA.

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What is Prior Coverage Credit?



If your cat or dog had pet insurance in the past, we have great news for you.

Prior Coverage Credit is a special provision within the Independence American (IAIC) Group Pet Insurance policy. It enables certain pets to receive credit for time covered under a comparable individual pet insurance policy when there is no gap in coverage.

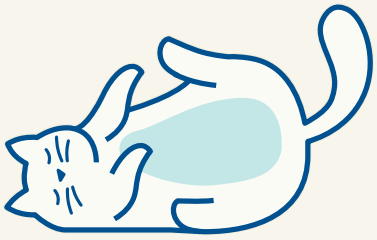
The credit equals the number of months the pet had continuous coverage under the prior policy and is applied toward the Benefit Waiting Periods, including the Pre-Existing Condition provision.

How do I know I'm eligible?

- The **Prior Coverage Credit** feature must be included under the IAIC Group Pet policy issued to your employer. Refer to your company benefits summary to verify your pet(s) eligibility.
- Ensure there weren't any days without coverage while transitioning from your prior pet insurance to your new Group Pet policy.
- Your prior individual pet insurance coverage must have had comparable benefits to the IAIC Group Pet policy. This means that it cannot have been an accident-only plan, wellness or discount plan, trial plan, emergency treatment plan, or membership plan.

How do I receive the credit?

Submission of the prior policy Declarations page and/or the last billing statement may be required at any time during the coverage term to receive this credit. The **PetPartners Claims Team** will contact you at the time of claim submission if this information is needed.



Questions? Contact the PetPartners Customer Care Team at **mypolicy@petpartners.com** or **800-956-2495**.

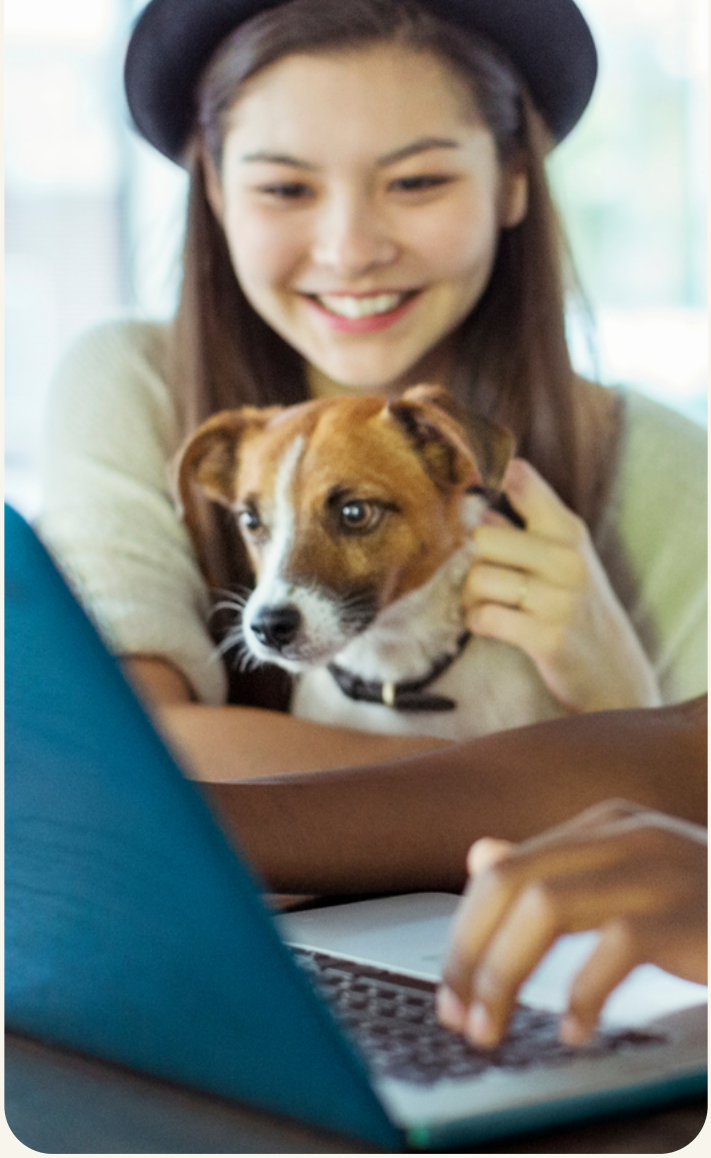
*Pre-Existing condition coverage may require a 365-day waiting period. Waiting period may be waived for groups over 200 employees or with prior coverage for Accident & Illness plans.**Included with Optional Alternative and Behavioral Care Riders. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms visit https://www.petpartners.com/sample-policies Products, schedules, discounts, and rates may vary and are subject to change. More information available at checkout. Insurance products are underwritten by Independence American Insurance Company (rated A- "Excellent" by A.M. Best), with offices at 11333 N. Scottsdale Rd, Suite 160, Scottsdale, AZ 85254. PetPartners, Inc. (CA agency #OF27261) is a licensed insurance agency located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617. See policy/certificate for details on coverage, terms, limitations and conditions. Pre-Existing condition coverage may require a 365-day waiting period. Waiting period may be waived for groups over 200 employees or with prior coverage for Accident & Illness plans. Participation in this plan is voluntary and not subject to ERISA.

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Good to Know:

What is Continuity of Coverage?

Did you know, you can continue covering your dog or cat under an individual policy if you are no longer eligible under your employer's Group Pet Insurance Plan (administered by OnePack Plan)?



How does Continuity of Coverage work?

You **don't have to lose coverage for your pet(s)** if you are no longer eligible for Group Pet Insurance policy coverage under the current group plan. When you choose to continue coverage for your furry family members with an individual policy with OnePack Plan, you will **receive credit toward waiting periods** on your new individual policy for the time your pet(s) were covered on the group policy.

What do I need to do?

Simply **call OnePack Plan at 800-956-2495** or **go online** at www.PetPartners.com/enroll, and enroll in an individual pet insurance plan with an **effective date that coincides with your group pet insurance cancellation date**. This ensures credit for the time your pet was covered under the group plan is applied to the new individual plan.

The credit is important because it **counts towards satisfying any waiting periods**, so that you don't have to start anew. For example, if your pet has met the 12-month waiting period for pre-existing condition coverage while insured under the Group Pet Insurance policy, then they will not be subject to these waiting periods under the new individual policy.

Partial credit will be given for pets **covered under the Group Pet Insurance policy for less than 12 months**. Just be sure there is no lapse in coverage, meaning no time gap between the two plans, to qualify for continuity.

What else do I need to know?

- Check to make sure there weren't any days without coverage while transitioning from the group pet insurance to your new individual policy.
- After you enroll in an individual policy, email OnePack Plan at mypolicy@petpartners.com and let them know you were a former Group Pet Insurance participant.

Questions?

Contact OnePack Plan Customer Care:

Email us at **mypolicy@petpartners.com**
or call **800-956-2495**

Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms visit https://www.OnePack Plan. com/sample-policies Products, schedules, discounts, and rates may vary and are subject to change. More information available at checkout. Insurance products are underwritten by Independence American Insurance Company (rated A- "Excellent" by A.M. Best), with offices at 11333 N. Scottsdale Rd, Suite 160, Scottsdale, AZ 85254. OnePack Plan, Inc. (CA agency #OF27261) is a licensed insurance agency located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617. Eligibility restrictions apply. See policy/certificate for details on coverage, terms, limitations and conditions.