



# **Group Pet Insurance FAQs**

Pet insurance reimburses you for the cost of accidents, illnesses and wellness services for up to 4 dogs and 4 cats per employee. Coverage includes emergency treatments, surgeries, medications, laboratory services, and more. Plus, you can visit any licensed veterinarian or specialist. <u>Click here for a summary of coverage</u>.

#### How do I enroll?

You can view pricing and enroll through the WSU <u>Benefitssolver portal</u>. Approximately 2 weeks after you enroll you will receive an email with instructions on how to access the PetPartners portal and register your pet(s).

#### When can I enroll existing pet(s)?

You can enroll your existing pet(s) during WSU's special enrollment **February 26-March 10, 2024**. If you decide not to enroll your pet(s) during this time, then you must wait until the next annual Open Enrollment period.

#### What if I get a new pet after the special enrollment period 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 acquiring the pet.

#### 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. The maximum age to enroll is 10 years (you may be required to submit veterinarian documentation for proof of age).

#### 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?

If you currently have coverage with another pet insurance carrier, we may be able to credit your policy for previously covered pre-existing conditions. Simply provide us with your prior policy documents and you may get coverage for those pre-existing conditions sooner! As per the policy guidelines, we will need proof of prior comparable coverage and there should be no gap in coverage between plans in order to provide you with the credit.

#### 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.

#### **Questions?**

Contact PetPartner's Customer Care team at 800-956-2495 or mypolicy@petpartners.com