

2024 Group Pet Insurance Summary of Coverage

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.

Accident/Illness	Coverage (per pet)
Deductible (April – December, 2024; resets January 1, 2025) A deductible is the amount you pay for covered services before your insurance plan starts to pay. With this deductible, you pay the first \$300 of covered services yourself.	\$300
Coinsurance After your deductible has been met, coinsurance is a percentage of a medical charge your pet insurance plan pays, with the rest paid by you.	Plan pays 80%; you pay 20%
Annual Plan Limit (April – December, 2024; resets January 1, 2025)	\$5,000
Age (Min/Max/Expiration)	8 weeks/10 years/None
Benefit Waiting Periods: <ul style="list-style-type: none"> • Injuries & Illnesses • Orthopedics 	Waived/Waived 6 months
Pre-Existing Conditions Injuries or illnesses that come up or show symptoms within 6 months before your plan goes into effect and will not be covered until 12 months after your plan goes into effect.	6 months look back, then covered after 12 months
Prior Coverage Credit	Included
Final Respects (not subject to deductible, coinsurance, or annual plan limit)	\$300 towards cremation & burial expenses
Rehab and Physical Therapy	Deductible/Coinsurance

Wellness (not subject to deductible, coinsurance or annual plan limit)	Annual Reimbursement (per pet)
Rabies Vaccine	\$30
Flea & Tick Prevention	\$50
Heartworm Prevention	\$50
Blood, Fecal, Parasite Test	\$30
Preventative Vaccines	\$45
Urinalysis or ERD	\$30
Heartworm or Feline Leukemia Test (FeLV)	\$30
Spay/Neuter	\$50
Microchip	\$50
Office Visit/Exam	\$35

2024 Cost Per Pay

	12-Month Employees		9-Month Employees	
	Accident/Illness	Accident/Illness & Wellness	Accident/Illness	Accident/Illness & Wellness
Per Dog	\$23.54	\$33.51	\$31.39	\$44.68
Per Cat	\$11.99	\$19.74	\$15.98	\$26.32