



Supporting your 4-legged friends with pet insurance



UnitedHealthcare has teamed up with PetPartners to help you take good care of your pet—and prepare you for unexpected medical expenses—by offering health coverage* for your pet. During open enrollment or following a qualified event, you can choose a plan that covers accident and illness only or opt in to additional wellness benefits based on your pet's needs.

Advantages for pet parents

- Freedom to see any veterinarian for your pet's care
- 24/7 access to live licensed veterinary professionals
- Premiums deducted right from your paycheck for a simple experience
- Pre-existing condition coverage**

Head-to-tail coverage for your pet

- Surgeries
- Laboratory and diagnostic testing
- Chronic conditions
- Emergency services
- Hospitalization
- Knee conditions (including ACL)***
- Hip dysplasia
- Cancer treatments
- Prescription medications
- Non-routine dental (accident only)
- Prosthetic and orthotic devices
- Routine dental****
- Alternative and behavioral****
- Chiropractic and acupuncture****
- Hereditary and congenital conditions****
- Euthanasia and cremation****
- Rehabilitation****
- Vet exam fees****
- And more

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*Pet insurance policies are underwritten by Independence American Insurance Company (IAIC), a Delaware Insurance Company.

**Pre-existing condition coverage may require 12 months of continuous coverage on the plan. Pre-existing coverage provision may be reduced or waived for groups over 200 employees with prior coverage for Accident & Illness plans.

***Orthopedic conditions coverage may be subject to a 6-month waiting period.

****Optional coverage.

How PetPartners works

1

Visit and pay your vet

2

Submit a claim through the Pet Cloud app

3

Get reimbursed for eligible expenses

Enroll in PetPartners during open enrollment

Select your coverage

Choose between 2 plans to create the best coverage for you and your pet.

Pay premiums automatically

Just like your own health insurance, your pet insurance premium will be automatically deducted from your paycheck.

Connect and explore with Pet Cloud

Be in the know

The Pet Cloud connects you to people, places and all things pet. Download it from the App Store® or Google Play®.

Live Vet 24/7

Get direct access to a licensed veterinary professional with the Pet Cloud's Live Vet feature—anytime, anywhere.

Connect and explore

Chat with other pet owners, share photos, plan play dates, discover pet-friendly places and more.

Reminders

With PetPartners' vet visit reminders feature, we'll let you know when your pet is due for a visit.



Save the date

You can elect PetPartners coverage during open enrollment

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Some benefits and features may not apply to your state. Please check quote site for specific benefits and options.

Pet insurance is considered a type of Property and Casualty insurance and UnitedHealthcare is solely referring certain members to PetPartners, Inc. In compliance with insurance regulations, UnitedHealthcare is not permitted to transact, sell, negotiate, or solicit Property and Casualty insurance on behalf of PetPartners, Inc. or make any representations or warranties to consumers with respect to, plan information, product-specific benefits, terms, conditions and exclusions of the PetPartners, Inc. products. The information contained in this document is for illustrative purposes only and coverage under any pet insurance policy is expressly subject to the conditions, restrictions, limitations, exclusions and terms of the policy documentation issued by the insurer. Availability of this program is subject to each state's approval and coverage may vary by state. Pet insurance policies are underwritten by Independence American Insurance Company (IAIC), a Delaware Insurance Company. Insurance plans and the Pet Cloud are administered by PetPartners, Inc. Live Vet is a separate non-insurance service unaffiliated with IAIC. Some benefits and features may not apply to your State. Please check quote site for specific benefits and options.

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