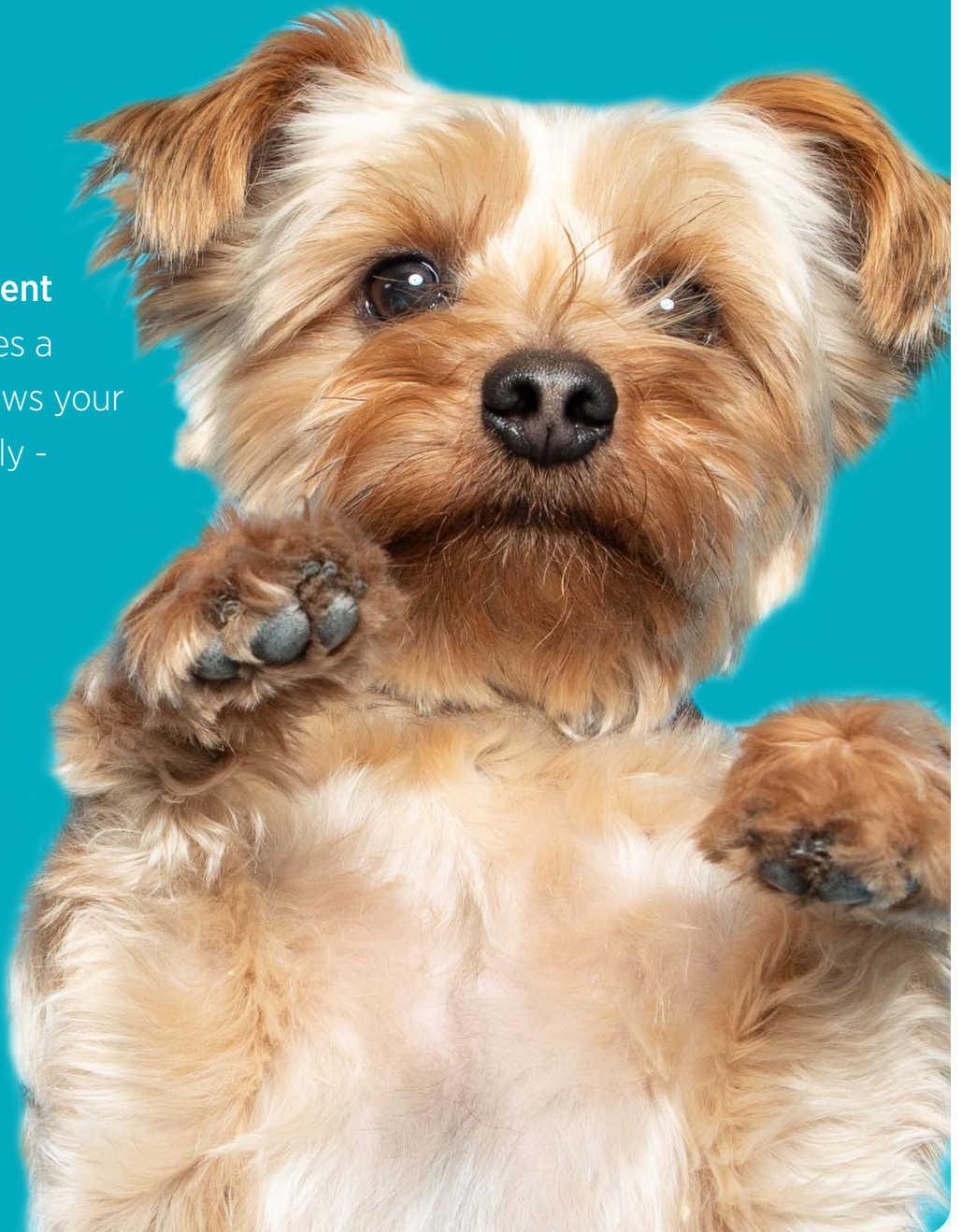


An Employee Benefit that Gets Two Paws Up

Attract and retain top talent
by offering your employees a
voluntary benefit that shows your
commitment to their family -
even the furry members.

EMBRACE[®]
PET INSURANCE



Introduction

This guide will give you an overview of how pet insurance works so you can choose a pet insurance company that is right for your company and employees.

Not all pet insurance is created equal; there are differences in what they cover, don't cover, cost, their customer service, how claims are paid, and more.

Embrace Pet Insurance offers one simple yet comprehensive policy that can be personalized to fit any budget and covers every unexpected accident and illness.

Timing is Everything

No pet insurance company covers pre-existing conditions. Those who insure their pets when they are healthy ensures they'll have the most coverage when they need it most. We'll discuss this in further [detail on page 5](#).



Why pet insurance?



6 Seconds

Every six seconds, a pet parent is handed an emergency vet bill of \$1,000 or more² and many of us are not financially prepared to afford the level of care that modern veterinary medicine can provide. In fact, 60% of Americans have less than \$1,000 in their savings account.³

Pet insurance removes the tough decision your employees would have to face if they couldn't afford to get their pets the lifesaving care they need. When employees' needs are being met, they are less likely to be distracted by outside stressors during the workday.⁴

Purrs of Offering Pet Insurance as a Voluntary Benefit

- Provides your employees peace of mind for unexpected accidents & illnesses
- Empowers pet owners to take charge of their pet's health
- Unique benefit to show that you value your employees
- Pets are part of the family

Embrace Pet Insurance's Coverage

Embrace offers one simple yet comprehensive policy that can be personalized to fit any budget and can be used at any vet – there are no networks. No matter how your employees customize the policy, they'll enjoy coverage for:



Accidents & illnesses



Behavioral therapy



Dental illnesses up to \$1,000⁵



Emergency veterinary care



Breed-specific & genetic conditions



Specialist care



Cancer & related treatments



Diagnostic testing



Chronic conditions



Hospitalization & surgery



Congenital conditions



Prosthetics & mobility devices



Alternative therapies & rehabilitation⁶



Prescription drugs⁷

What's Not Covered

- Pre-existing conditions
- Breeding, pregnancy, & whelping
- Routine veterinary care
- Injury caused deliberately by the pet owner or any other person residing in their home
- DNA testing or cloning
- Injury or illness resulting from racing⁸, fighting, cruelty, or neglect
- Cosmetic procedures such as tail docking, ear cropping, & dew claw removal unless medically necessary
- Avian flu or nuclear war

⁵Dental illness is not covered in NY.

⁶Alternative therapies covered for up to 12 weeks for covered conditions in most states. [View our terms and condition for more information.](#)

⁷Prescription drug coverage is not automatically included in NY but can be added by endorsement.

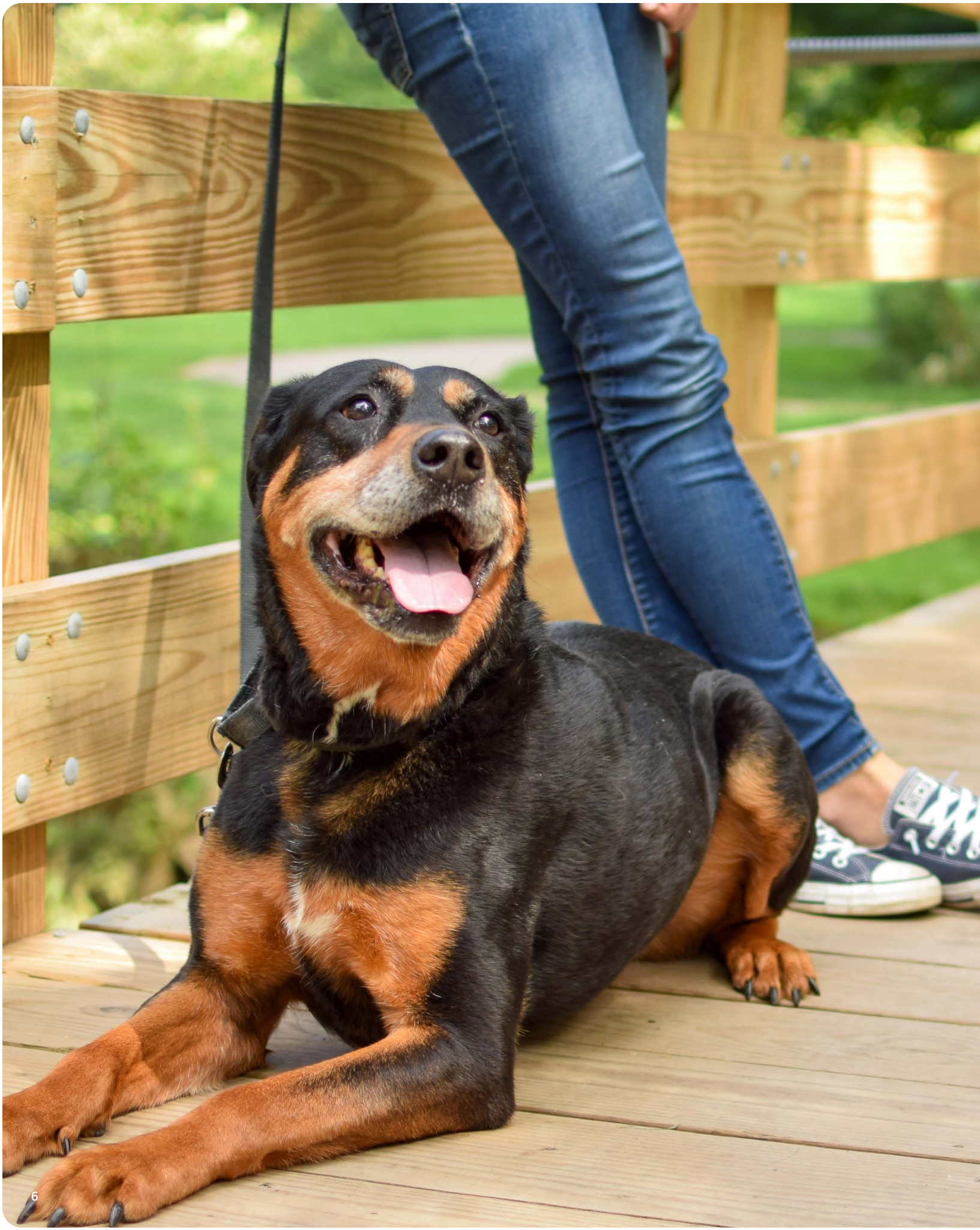
⁸Organized and professional racing is covered if your employee lets us know that their pet is involved in that activity upon signup or when they become involved.

¹Glassdoor

²PetInsuranceQuotes.com

³Bankrate's Financial Security Index 2019

⁴Entrepreneur



Pre-existing Conditions Explained

A **pre-existing** condition is anything that has been diagnosed or has shown symptoms prior to the start of coverage whether a pet was seen by a veterinarian for it or not. Unfortunately, no pet insurance company covers pre-existing conditions.

Curable vs Incurable Conditions

Embrace Pet Insurance handles pre-existing conditions differently than other pet insurance companies by distinguishing between curable and incurable pre-existing conditions.

Curable conditions are eligible for reevaluation of coverage once a pet is symptom- and treatment-free for 12 consecutive months. These conditions include respiratory infections, urinary tract infections, vomiting, diarrhea, and other curable conditions.

Incurable conditions are chronic conditions that would be permanently excluded from coverage if a pet has shown symptoms of or was diagnosed with it prior to the start of coverage. These conditions include diabetes, lipomas, urinary or bladder crystals or blockages, hyper or hypothyroidism, and other chronic conditions.



A pet with pre-existing conditions can still be enrolled in a pet insurance policy for conditions that are new and unrelated to pre-existing conditions.

Choosing a Pet Insurance Company that Will Benefit Your Employees

Here are some questions to ask when choosing the company you'll trust to protect your employees' pets:

1. What is and is not covered?

Does the company you're considering offer one comprehensive policy or are there extra coverage charges for things like [hereditary conditions](#) or [alternative therapies](#)? Embrace offers one policy to remove the guess work when it comes time to submit claims.

2. Are genetic and breed-specific conditions covered?

Some pet insurance companies exclude coverage for conditions that a pet's breed is more susceptible to even if they didn't have the condition before enrollment. For example, Labrador Retrievers are prone to hip dysplasia and Boxers are prone to cancer. This is important even if your employees have mixed-breed pets. Embrace does not have any breed-specific or genetic restrictions.

3. How are claims reimbursed?

Having pet insurance provides you with peace of mind that you can afford your vet's recommended care for your pets when the unexpected happens – make sure that the company's [claim reimbursement method](#) gets you the most back.

4. What about wellness care?

Pet insurance is for accidents and illnesses, but what about routine care expenses? If reimbursement for those costs is important to you, look for a pet insurance company that offers a wellness plan to pair with your insurance policy.

5. How is the company reviewed?

Check out third-party review sites like [PetInsuranceReview.com](#) for honest customer feedback. Ask about the company's compliance policy as well. Embrace is dedicated to maintaining compliance with all state and federal regulatory organizations.



A Policy with Treats

There are many pet insurance companies out there and their differences lie in the deTAILS. Embrace Pet Insurance offers several differentiators that make us stand out from the rest of the pack.



Flexible Wellness Plan

[Wellness Rewards](#)⁹ is Embrace's optional, non-insurance, preventative care plan that reimburses for everyday veterinary, training, and grooming costs. It can be purchased in addition to the insurance policy and works as a budgeting tool that rewards your employees for being proactive with their pet's care.



24/7 Pet Health Line

Embrace Pet Insurance has partnered with [PawSupport](#) to offer round-the-clock decision support to policyholders for their pet health-related questions. Registered Veterinary Technicians (RVTs) are available via phone, chat, and video conference – even on holidays.



Personalized Policies

Embrace's one comprehensive policy can be personalized to fit any budget. There are several deductible, annual maximum, and reimbursement percentage options that your employees control. No matter how the policy is customized, they enjoy coverage for exam or consultation fees, breed-specific and hereditary conditions, alternative therapies and rehabilitation, prescription drug coverage¹⁰, and much more.



The Best Diminishing Deductible in the Industry

For each year your employees go without receiving an accident or illness claim reimbursement, their annual [deductible is reduced by \\$50](#) the following year – it can be reduced to as little as \$0 for consecutive claim reimbursement-free years.



MyEmbrace and Mobile App

Your employees have 24/7 access to their Embrace Pet Insurance policy through their MyEmbrace customer account that can be accessed on desktop and via the Embrace Pet Insurance mobile app. Here they can add pets, adjust coverage, submit and view claims, and much more.

⁹Wellness Rewards is not available in Rhode Island. | ¹⁰Prescription drug coverage is not automatically included in NY but can be added by endorsement.

How Embrace Stacks Up

For full details about how Embrace stacks up to the competition, visit our [compare page](#).

Plan Features	EMBRACE <small>PET INSURANCE</small>	healthypaws <small>PET INSURANCE & FOUNDATION</small>	trupanion <small>Medical Insurance for your pet.</small>	Nationwide <small>PET INSURANCE</small>	Pets Best <small>PET HEALTH INSURANCE</small>
Flexible Wellness Plan	✓	—	—	—	—
Coverage for Exam Fees Included	✓	—	—	✓	—
Alternative Therapy Included	✓	✓	—	✓	—
One Comprehensive Policy	✓	✓	—	—	—
Diminishing Deductible Feature	✓	—	—	—	—
Medical History Review Option	✓	—	—	—	—
Covers Preventable Conditions	✓	—	—	—	—
Illness Waiting Period	14 days	15 days	30 days	14 days	14 days
Behavioral Care	✓	—	✓	—	✓
24/7 Pet Health Line	✓	—	—	✓	✓

The Cost of a Pet Insurance Policy

Pet insurance prices vary widely and are based on pet-based factors and policy-based factors. There is no “one-size-fits-all” price.



Pet-based Factors

- Species
- Sex
- Breed
- Age
- Location



Policy-based Factors

- Deductible
- Reimbursement percentage
- Annual maximum
- Optional coverages



Discount Opportunities

- Up to 10% Employee Benefits discount¹²
- 10% multiple pet discount¹³
- [Visit our discounts page for full details](#)

1 in 3

Fortune 500 companies
offer pet insurance
as a benefit.¹¹



[Get a FREE Quote in Minutes](#)

¹¹Fortune.com

¹²Discount is not available in FL, HI, ND, & RI; Discount is 5% in TN.

¹³Discount is 5% in NY & RI.

Let's Get Started



Simple Setup & No Cost
for Your Company



No Minimum Enrollment
Requirement



10% Employee Discount on
Accident & Illness Policies¹⁴

Getting Started is Simple

1. Let us know your company needs and we'll create an onboarding kit for you
2. Complete employee benefits agreement form
3. Determine launch date with Embrace Pet Insurance employee benefits specialist
4. Embrace provides materials to promote Embrace Pet Insurance to your employees
5. Your employees can sign up online or by phone – payment is done via direct bill to your employees to remove the work from your HR team

Visit EmbracePetInsurance.com/Employers
to get started today.



¹⁴Discounts are subject to state regulations and may not be available in all states.

Pet health insurance is administered by Embrace Pet Insurance Agency, LLC and underwritten by one of the licensed insurers of American Modern Insurance Group, Inc., including American Modern Home Insurance Company d/b/a in CA as American Modern Insurance Company (Lic. No 2222-8), and American Southern Home Insurance Company. Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review, and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors, and are subject to change. Wellness Rewards is offered as a supplementary, non-insurance benefit administered by Embrace Pet Insurance Agency in the United States. © 2020 American Modern Insurance Group, Inc.