

# WE'RE MORE THAN JUST INSURANCE

We've put together a group of products and services that make being a pet owner easier. The best part? They are included with our coverage plans!

## OUR INNOVATIVE BLUE RIBBON BENEFITS INCLUDE:



**PetHelpFone™:** A team of experienced and qualified veterinary technicians are available when the veterinary practice is not, providing pet owners with 24/7 emergency support.



**Compassionate Care Line:** Our dedicated, professional in-house counsellor focuses on bringing comfort and clarity to pet owners dealing with issues around serious illness and injuries, and even provides bereavement support, if needed.



**Pet Poison Helpline®:** A 24/7 animal poison-control service that provides assistance with treating a potentially poisoned pet. Pet Poison Helpline is staffed with veterinary and toxicology professionals.



**Pet Concierge:** Pet owners looking for a pet-related service, product or business? We're on top of all the latest and greatest, so we can help them get connected.



**\$1,000 Emergency Medical Coverage:** Pet owners receive \$1,000 in emergency medical coverage if the pet incurs a life-threatening injury while lost.



**Paid subscription:** Pet owners receive *Modern Dog* or *Modern Cat* magazine – lifestyle publications. The perfect magazine for every pet lover!



### LEO

Boston Terrier  
4 months old

**\$4,813\***

Amount paid to member

Forelimb fracture



### BLUE

DSH Cat  
7 months old

**\$3,590\***

Amount paid to member

Kidney problems



### NIKKO

Chihuahua  
8 months old

**\$2,985\***

Amount paid to member

Fracture



CALL US TO REGISTER YOUR PRACTICE AND START ENROLLING YOUR CLIENTS TODAY!

1-800-364-8422



The information herein is summarized. All pet insurance plans have limitations and exclusions. Specific products, features, rates, and discounts may vary by province/territory, eligibility, and are subject to change. Medical conditions that are noted, symptomatic or diagnosed prior to enrollment, or during a waiting period are pre-existing to Coverage and not available for coverage. This advertisement is an outline only, the actual policy issued terms and conditions will prevail.

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\*All statistics based on actual Pets Plus Us pet insurance policies in force in 2018.

# THEY'RE HAPPY, SO YOU'RE HAPPY.

PET HEALTH INSURANCE CAN HELP



# THREE COVERAGE OPTIONS TO CHOOSE FROM!

With coverage designed by veterinarians and pet owners, we've completely reimagined how pet insurance works – from nose to tail. With Accident plans under \$20.00/month, and Accident and Illness plans starting from \$28.00/month, we fit any budget, without subjecting pet owners to unreasonable deductibles.

## HERE'S HOW WE'RE DIFFERENT



Products not available anywhere else

We offer pet owners a range of options and coverages unavailable anywhere else. Flex Care is an optional add-on to an Accident & Illness Policy, which provides members the flexibility to supplement the coverage offered, including annual exams, vaccines, flea and tick prevention, nail trimming, dental and even pre-existing conditions.



Easier Coverage

Members know what they're covered for right from the start, so they and their veterinarian can make the choices that are right for their pet's health. Plus, we've simplified how making a claim works.



4Life Guarantee

All Pets Plus Us coverage comes with our 4Life Guarantee. That means that once a pet is enrolled for coverage, their benefits are automatically guaranteed to renew each year for their entire lifetime.



We provide value, even when pet owners aren't claiming on their insurance

We've put together a group of products and services that make being a pet owner easier. We call these our Blue Ribbon Benefits.

# ACCIDENT & ILLNESS

**\$7,500 COVERAGE PER YEAR (MORE) OR \$15,000 PER YEAR (MAX)**

Choose from 2 levels of complete Accident and Illness coverage. Get the coverage that is right for the pet's needs. Add Flex Care for comprehensive coverage from head to tail.

### COVERAGE

- Illnesses
- Injuries and accidents
- Hospitalization
- Surgery
- Hereditary conditions
- Diagnosis
- Prescription medications
- Alternative therapies
- Behavioural therapies
- Deductible applies

### ADDITIONAL BENEFITS—\$1,000 PER INCIDENT

- Kennel boarding fees if the pet owner is hospitalized due to an accident or illness and they cannot care for their pet
- Holiday-trip-cancellation coverage if the pet requires emergency, life-saving treatment due to an accident or illness
- Lost-pet advertising and reward
- Cremation or burial costs are covered for the pet

No deductible or co-insurance applies to any of these additional benefits

### TRIBUTE DONATION

- We support local and national organizations. A tribute donation will be made in honour of the pet to one of our preferred animal-welfare charities, should the pet pass away

### WHAT IS NOT INCLUDED

- All pre-existing conditions
- Routine and preventative care
- Co-insurance or deductible

### HOW IT WORKS

Choose a co-insurance amount:

**We pay:** 90%, 80% or 70%, including taxes!

**The pet owner pays:** 10%, 20% or 30%.

### AGE-BASED ANNUAL-DEDUCTIBLE OPTIONS

Dog's age	Choose from:
0–5 years	\$100 \$200 \$300
5–10 years	\$300 \$400 \$500
10+ years	\$500 \$600 \$700

Cat's age	Choose from:
0–5 years	\$100 \$200 \$300
5–10 years	\$200 \$300 \$400
10+ years	\$300 \$400 \$500

# ACCIDENT

**\$5,000 COVERAGE PER YEAR**

Pets receive emergency veterinary care and treatment for any injuries arising from an accident.

### ACCIDENT COVERAGE

- Emergency veterinary care for all injuries arising from an accident; includes consultations, exams, emergency care, hospitalization, medications, surgery, anaesthesia and specialist referrals performed by a licensed veterinarian

### ADDITIONAL BENEFITS—\$1,000 PER INCIDENT

- Kennel boarding fees if the pet owner is hospitalized due to an accident and cannot care for their pet
- Holiday-trip-cancellation coverage if the pet requires emergency, life-saving treatment due to an accident
- Lost-pet advertising and reward
- Cremation or burial costs are covered for the pet

### WHAT IS NOT INCLUDED

- Illnesses
- Pre-existing conditions
- Routine and preventative care
- Co-insurance or deductible

### HOW IT WORKS

**We pay 80%:** Reimbursement for 80% of all veterinary fees, including taxes!

**The pet owner pays 20%:** Pet owners pay for 20% of all veterinary fees, plus their monthly payment.

**Annual deductible: \$100**

# FLEX CARE

**FIRST IN CANADA!**

Pets Plus Us' Flex Care Policy is designed to help you feel confident and secure in planning the pet's routine and seasonal care. As an optional, additional policy added to the Accident & Illness Policy, it provides the flexibility to supplement the coverage offered in the pet owner's policy including annual exams, vaccines, flea and tick prevention, nail trimming, dental and even pre-existing conditions.

The Flex Care Policy provides convenience and peace-of-mind, allowing pet owners to spread the cost of their pet's routine and seasonal healthcare across 12-months, in preset amounts. No more large bills all at once!

### HOW IT WORKS

- This coverage is an add-on to a Pets Plus Us Accident & Illness policy
- Coverage is available on the policy effective date, no additional waiting periods apply
- Flex Care coverage is used outside the Accident & Illness policy for conditions which would otherwise not be eligible for coverage
- Pet owner chooses the budget that works best for them, and decide the dollar amount starting from \$250 up to a maximum of \$1,250 annually, in \$100 increments
- A non-refundable \$25 administration fee will be collected upon enrollment, and at each annual policy anniversary

Please note that Flex Care is a one-year contract and can only be cancelled on the yearly anniversary.