

# worry less about cost and focus on care

## Vet bills can really add up.

ASPCA® Pet Health Insurance plans can help you follow your vet's recommendations and worry less about cost.

We don't limit you to a network, so you can visit any licensed vet, specialist, or emergency clinic you trust.

## We keep it simple!

You can customize your annual limit, annual deductible and reimbursement for the right coverage and the right price for you and your pet.

**\$3,600**  
Covered  
Vet Bill

**-\$250**  
Annual  
Deductible

**x90%**  
Reimbursement  
Percentage

**\$3,015**  
cash back



Our Best Protection

## Complete Coverage<sup>SM</sup>

accidents  
illnesses  
dental  
diseases



cancer  
hereditary  
conditions  
behavioral  
issues

- exam fees
- diagnostic imaging
- lab tests
- hospitalization
- surgery
- rehabilitation
- chemotherapy
- acupuncture
- stem cell therapy
- prescription food+
- supplements
- and more\*

We also offer an **Accident-Only Coverage** plan. **Preventive Care Coverage** can be added to all plans for an additional cost.

## Anytime from anywhere.

- Access Plan Details
- Submit & Track Claims
- Find A Nearby Vet
- 24/7 Vet Triage Line
- Add A Pet
- And More!



**Click here  
to get started!**

\*Group discount may not be available in all states

Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit [www.aspcapetinsurance.com/terms](http://www.aspcapetinsurance.com/terms). Preventive Care coverage reimbursements are based on a schedule. Complete Coverage™ reimbursements are based on the invoice. Products, schedules, and rates may vary and are subject to change. Discounts may vary and are subject to change. More information available at checkout. Insurance products are underwritten by either Independence American Insurance Company (NAIC #26581. A Delaware insurance company located at 11333 N. Scottsdale Rd, Ste. 160, Scottsdale, AZ 85254), or United States Fire Insurance Company (NAIC #21113. Morristown, NJ). Please refer to your policy forms to determine the underwriter for your policy. Insurance is produced by PTZ Insurance Agency, Ltd. (NPN: 5328528. Domiciled in Illinois with offices at 1208 Massillon Road, Suite G200, Akron, Ohio 44306). (California residents only: PTZ Insurance Agency, Ltd., d.b.a PIA Insurance Agency, Ltd. CA license #0E36937). The ASPCA® is not an insurer and is not engaged in the business of insurance. Through a licensing agreement, the ASPCA receives a royalty fee that is in exchange for use of the ASPCA's marks and is not a charitable contribution. U0923-QPIG-PDF

# focus on your pet's care

## not the cost

When your pet has an accident or illness, their veterinary care may cost more than you expect. Pet insurance is **designed to give you peace of mind** when choosing the right course of treatment by lessening the financial burden.

**\$831.78**

Abscessed Tooth

**\$3,369.19**

Swallowed Object

**\$1,893.08**

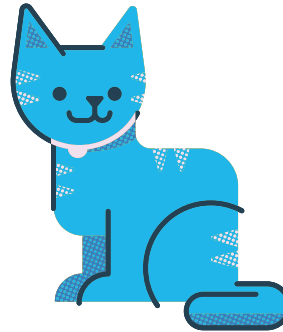
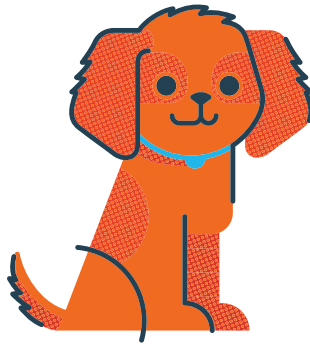
Diabetes

**\$1,584.80**

Pancreatitis

**\$636.46**

Fractured Toenail



**\$815.41**

Periodontal Disease

**\$650.75**

Heart Murmur

**\$1,036.80**

Kidney Disease

**\$652.88**

UTI

**\$1,713.85**

Pancreatitis

\*Based on average claim amounts for all 50 states. Averages based on internal claims data from January 2021 to March 2023.

### how our coverage works:

#### 1. Visit any vet

We don't use a network, so you're free to visit any licensed vet, specialist, or emergency clinic in the U.S. or Canada.

#### 2. Submit a claim

You can easily submit a claim online.

#### 3. Get reimbursed

Receive reimbursements for your vet bill by direct deposit or mail.

### what's covered:



Accidents



Illnesses



Behavioral  
Issues



Dental  
Disease

**ASPCA**® PET HEALTH  
INSURANCE

\*Group discount is not available for HI and TN. Group discount available for eligible group members in all other states.

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Premiums are based on the current age of your pet. Premium may increase due to the age of your pet at renewal. Initial premiums may be impacted by the species or breed of your pet. Premium may change based on your home address.

Insurance products are underwritten by either Independence American Insurance Company (NAIC #26581), or United States Fire Insurance Company (NAIC #21113); please refer to your policy forms to determine the underwriter for your policy. All policies are produced by PTZ Insurance Agency, Ltd (NPN: 5328528) and PTZ Insurance Agency, Ltd, d.b.a. PIA Insurance Agency in California (CA #0E36937).

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# focus on your pet's care

## not the cost

### we make it easy to find the best fit for you and your pet.

We think pet parents should be able to get the right care for their pets without worry.

That's why ASPCA® Pet Health Insurance plans are customizable. You can choose the coverage limit, deductible, and reimbursement that work for your budget and your pet's health needs.

### create your custom plan with these options:

#### Annual Limit

The total amount you can be reimbursed over one 12-month policy period. The limit resets whenever a new policy period begins.

\$2,500

\$5,000

\$7,000

\$10,000

#### Annual Deductible

The amount you must satisfy for covered veterinary expenses before you can start being reimbursed.

\$500

\$250

\$100

#### Reimbursement Percentage

The percentage of covered costs paid back to you after your deductible is satisfied.

70%

80%

90%

### super simple to use

We work hard to make our customers' user experience as simple and smooth as possible.

For your convenience, our online **Member Center is available 24/7** from any device. You can go there to submit and track claims, update your contact and billing information, find resources about our coverage and services, view your policy, and add new pets to your account.

### get back up to 90% on covered vet bills

From chemotherapy to acupuncture, veterinary treatment options are growing exponentially. Unfortunately, so are the costs.

**CCL Injury** \$3,101.56

**Annual Deductible** -\$250

**Reimbursement %** x 90%

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**Cash Back =** **\$2,566.40**

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