

## Benefit Basics

# What is Prior Coverage Credit?



## If your cat or dog had pet insurance in the past, we have great news for you.

Prior Coverage Credit is a special provision within the Independence American (IAIC) Group Pet Insurance policy. It enables certain pets to receive credit for time covered under a comparable individual pet insurance policy when there is no gap in coverage.

The credit equals the number of months the pet had continuous coverage under the prior policy and is applied toward the Benefit Waiting Periods, including the Pre-Existing Condition provision.

### How do I know I'm eligible?

- The Prior Coverage Credit feature must be included under the IAIC Group Pet policy issued to your employer.
- Check to ensure there weren't any days without coverage while transitioning from your prior pet insurance to your new Group Pet policy.
- Your prior individual pet insurance coverage must have had comparable benefits to the IAIC Group Pet policy. This means that it cannot have been an accident-only plan, wellness or discount plan, trial plan, emergency treatment plan, or membership plan.

### How do I receive the credit?

Submission of the prior policy Declarations page and/or the last billing statement may be required at any time during the coverage term to receive this credit. The PetPartners Claims Team will contact you at the time of claim submission if this information is needed.

**Questions?** Contact the PetPartners Customer Care Team at [mypolicy@petpartners.com](mailto:mypolicy@petpartners.com) or 800-956-2495.



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