

Group Pet Insurance General FAQs

What is pet insurance, and how does it work?

Pet insurance reimburses you for the cost of accidents and illnesses throughout your pet's life.

Here's how it works:

- ✓ Visit any licensed vet or clinic in the U.S. and its territories.
- ✓ Pay your vet and submit a claim.
- ✓ Get reimbursed for eligible expenses.

Can I still use my vet?

Absolutely! You can use any licensed veterinarian within the United States and its territories, including emergency and specialty vets. This coverage also extends to Emergency Treatment* while traveling abroad.

Is routine care like vaccinations and flea and tick prevention covered?

Select wellness services like routine vaccinations, parasite prevention, and spaying or neutering are eligible for coverage but only if you enroll your pets in the Accident & Illness + Wellness Plan. See the Benefit Summary for covered services and reimbursement limits.

What pets are eligible for coverage?

Dogs and cats 8 weeks to 10 years old are eligible to enroll.

Will my pet lose coverage because of age?

No, your pet must be under age 11 as of the policy effective date, but once enrolled, we will never cancel your pet's coverage because of their age.

What if my pet has pre-existing conditions?

Not to worry! PetPartners offers coverage for pre-existing conditions on Accident and Illness plans after a 12-month waiting period. We cover commonly excluded symptoms and conditions such as cancer, urinary tract infections, chronic ear infections, gastrointestinal issues, and more.

How do I file a claim, and how am I reimbursed?

Filing a claim is easy and can be completed through the Group Pet Portal. During the claim filing process, you can select if you want to be reimbursed by check or via direct deposit.

I have pet insurance with a different provider, but I'm curious about the PetPartners Group plan. What happens if I decide to switch?

If you currently have coverage with another pet insurance carrier, we can credit your policy for previously covered pre-existing conditions. Provide us with your prior policy documents, and you may get coverage for those pre-existing conditions sooner! Per the policy guidelines, we will need proof of prior comparable coverage, and there should be no coverage gap between plans to provide you with the credit.

What happens to my pet(s) coverage under the Group Pet Insurance Policy if I leave my company?

If you leave your company, you can purchase an "individual" Independence American pet insurance policy through PetPartners. You can even receive credit for time covered under the Group Pet Insurance Policy toward satisfying the Injury and Illness Waiting Periods and Pre-Existing Condition provision as long as there is no gap in coverage between the two policies.

Still have more questions?

Contact our Customer Care team at 800-956-2495 or mypolicy@petpartners.