petpartners

The New Standard in Group Pet Insurance

Underwritten by
Independence American Insurance Company

Employee Benefit Summary

Plan Effective Date: Jan 1, 2027

Employer Name: Schuster Co

Terms are illustrative only and describe benefits, limitations, and rates widely available. There may be state specific variations based on state legal requirements and regulatory approvals. Please refer to disclosure forms, your declarations page, and policy documents for specific details.

Accident & Illness Insurance - per covered pet

Underwritten by Independence American Insurance Company

Accident & Illness Coverage

Subject to any applicable Deductible, Coinsurance and Annual Limit

Medically Necessary Supplies and Treatment, including emergency care and prescription medications (when dispensed directly by a veterinarian or compounded by a pharmacist under guidance of a veterinarian, excluding over-the-counter medications) performed for conditions that started after the Benefit Waiting Period, if any, and during the Coverage Period, resulting from:

- Accidents, such as, an automobile Accident, ingestion of a foreign body, poisoning, animal bites, dental trauma, burns and fractures.
- Illnesses

Base Plan

Annual Deductible The amount you are responsible for per coverage period per pet before we will pay a claim for covered expense.	**$300**
Coinsurance *(% the policy pays)* The reimbursement portion of covered expenses after the deductible is met per pet.	**70%**
Annual Limit The maximum amount we will reimburse you for all covered expenses during a coverage period.	**$5,000**
Diminishing Deductible Deductible is reduced by the specified dollar amount each year your pet is claim free while continuously covered.	**$50**
Minimum Issue Age of Pet at Effective Date	**8 Weeks**
Maximum Issue Age of Pet at Effective Date	**10 Yrs**
Expiration Age of Pet	**None**

Benefit Waiting Periods

The time period each pet must wait before coverage is payable. The Benefit Waiting Period starts from the effective date of coverage. Conditions that occur during the Benefit Waiting Period will be excluded from coverage as pre-existing conditions.

Injuries	**Waived**
Illnesses	**Waived**
Cruciate Ligament (knee)	**6 months**
Pre-Existing Conditions	**6 months look back, then covered after 12 months**
Prior Coverage Credit Credit toward satisfying the Benefit Waiting Periods and the Pre-Existing Condition provision for comparable, prior pet insurance which was in effect immediately before the Effective Date.	**Included**

Continuity of Coverage

In the event you are no longer eligible for coverage under this group plan, don't worry! You may apply for individual pet insurance through PetPartners, Inc and receive credit for the time covered under the group pet insurance plan. This means that credit will be given for the time covered under the group pet insurance plan toward satisfying the Pre-Existing Condition waiting period and the Benefit Waiting Periods. You must have no lapse in coverage between the two plans in order to qualify.

Additional Benefits (Riders)

Rehabilitation and Physical Therapy Provides reimbursement toward the rehabilitation and physical therapy treatment for a covered condition, such as hydrotherapy and therapeutic massage.	**Subject to Deductible & Coinsurance**
Inherited and Congenital Care Provides reimbursement, after a 30-day Benefit Waiting Period*, toward covered expenses for congenital and inherited conditions, such as hip dysplasia and birth defects.	**Subject to Deductible and Coinsurance, and 30-day Benefit Waiting Period**
Alternative and Behavioral Care Provides reimbursement toward holistic and alternative treatment for a covered condition such as Acupuncture, Chiropractic, Homeopathy, Herbal Therapy, Naturopathy, and Vitamins/ Supplements (Behavioral Care not available for Accident Only)	**Subject to Deductible & Coinsurance** **Behavioral Care subject to $1,000 Annual Limit and 14-day Benefit Waiting Period**

Final Respects Provides reimbursement toward the cremation or burial expenses of your pet due to death or humane euthanasia.	**$300 Limit** **Paid in excess of Annual Limit** **Not subject to Deductible or Coinsurance**

Optional Wellness

Schedule B

	Max Allowable Limit
Rabies Vaccine	**$30**
Flea/Tick Prevention	**$50**
Heartworm Prevention	**$50**
Blood, Fecal, Parasite Test	**$30**
Preventive Vaccines (as recommended by AVMA) Limit shown is maximum paid for all vaccinations, regardless of number	**$45**
Urinanalysis or ERD	**$30**
Heartworm Test or Feline Leukemia (FeLV) Test	**$30**
Spay/Neuter	**$50**
Microchip	**$50**
Office Visit/Exam Preventive (Wellness) Exam Only	**$35**

Definitions

Accident – a sudden, unexpected, unintended, or unpreventable event, which is specific as to place and time that causes physical Injury
Coverage Period – begins on pet's effective date coverage and ends on renewal date of group policy or date pet is no longer covered under policy
Illness(es) – sickness, disease, or any change in a pet's normal, healthy state, which is not caused by Injury to pet
Inherited – an Illness, disease or condition whose presence is determined by genetic factors
Injury – physical harm or damage to pet, caused by an Accident
Medically Necessary – medical services, Supplies or care provided to treat pets which are consistent with Symptoms or diagnosis, accepted as good veterinary practice standards, not for ease or convenience of pet owner or veterinarian, and consistent with proper supply or level of services which can be safely provided to pets
Pre-Existing Condition – an Injury or Illness* which occurred, reoccurred, existed, or showed Symptoms whether diagnosed and/ or treated by a veterinarian for time period specified above prior to Effective Date or during Benefit Waiting Period
Supplies – any item that is Medically Necessary and provided by veterinarian that is safe and effective for its intended use, and that omission would adversely affect the pet
Symptoms – first departure from normal function or feeling which is noticed by Insured or Insured's veterinarian, reflecting presence of an Injury or Illness*
Treatment – any laboratory test, x-rays, medication, surgery, hospitalization, nursing and care provided or prescribed by a veterinarian

Summary of Exclusions

• Treatment not medically necessary or considered experimental or performed prior to Effective Date or during a Benefit Waiting Period
• Pre-Existing Conditions including, but not limited to a bilateral condition, presenting on one side of body (i.e., a cruciate tear in left leg that showed Symptoms prior to Coverage Period or during a Benefit Waiting Period, a subsequent cruciate tear in right leg will be considered Pre-Existing)
• IVDD (Intervertebral Disc Disease) if diagnosed, treated, or showing Symptoms prior to Coverage Period or during a Benefit Waiting Period and any further episodes of IVDD or any future occurrence of this condition
• Services not performed by or under direct supervision of a licensed veterinarian
• Conditions related to racing, security, law enforcement, working dogs and organized fighting, including intentional acts, neglect, or deliberate endangerment
• More than one Injury per coverage period arising from a repetitive and specific activity or similar activity that has previously occurred (i.e., foreign body ingestion, dog fights and toxin ingestion)
• Missed appointment fees, training, and cost of treatment for failure to follow veterinarian's recommendations
• Natural supplements and vitamins
• Obesity unrelated to an underlying medical condition
• Transportation costs, including but not limited to non-emergency ground or air pet ambulance, and emergency air pet ambulance
• Treatment of breeding, pregnancy, whelping or queening, including complications
• Office Exams and Telehealth Consult
• Routine Dental

Accident & Illness – per Covered Pet

Frequency: Weekly – 52

If a pet is 11 years of age or older, they are not eligible for coverage under this plan.

Dual option rates shown: without Wellness Benefit option / with Wellness Benefit option

	without Wellness Benefit option	*with Wellness Benefit option*
Dog Age 0 - 10	**$11.19**	**$15.68**
Cat Age 0 - 10	**$5.69**	**$9.18**

Employer Group Pet Insurance policies are administered by PetPartners, Inc. and underwritten by Independence American Insurance Company (rated A- "Excellent" by A.M. Best), with offices at 11333 N. Scottsdale Rd, Suite 160, Scottsdale, AZ 85254. PetPartners, Inc. (CA agency #OF27261) is a licensed insurance agency located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617.

For complete benefits, exclusions, and other details, which may vary by state, please refer to Certificate of Insurance form (which may differ by state): Group Pet Insurance Accident & Illness Coverage – IAIC GPI CERT AI 0321

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About PetPartners, Inc.

Headquartered in Raleigh, NC, PetPartners offers pet health insurance in all 50 states of the United States, underwritten by Independence American Insurance Company (in WA by American Pet Insurance Company). Since 2003, PetPartners has been the exclusive provider of pet health insurance protection to registrants of the American Kennel Club through the AKC Pet Insurance brand. Coverage administered by PetPartners provides access to the quality of medical care your pet needs, through the licensed veterinarian of your choice. Please visit www.petpartners.com for additional information.

About Independence American Insurance Company:

Independence American Insurance Company is domiciled in Delaware and licensed to write property and/or casualty insurance in all 50 states and the District of Columbia.