

5 questions to ask any provider

All the different pet insurance options can be confusing. Here are 5 simple questions to ask any pet insurance provider to get to the heart of factors that will have the most impact on your clients.

1. How much does the plan cost?

Pet insurance can only help clients if they're able to afford the plan. Promises of "unlimited" plans may sound good, but will clients need a very high deductible to afford it? An accident and illness ASPCA Pet Health Insurance plan costs about 30% less than similar plans from other providers.^{††}

2. What will affect your clients' reimbursements?

ASPCA Pet Health Insurance reimbursements aren't limited by a benefit schedule that restricts payouts to a fixed amount based on the diagnosis. Our plans also don't exclude the exam fee or use an incident deductible that reduces the payout for every injury or illness.

3. Is wellness coverage available?

Wellness care is an important way to keep clients in touch with your practice and help pets stay healthy. ASPCA Pet Health Insurance has two options for wellness coverage that clients can add to any plan for a low cost.

4. What do you, the veterinarian, have to do?

We know your first priority is your patients—not insurance paperwork. We do not ask you to sign or fill out our claim form. Our customers also can file claims at any point in the treatment process.

5. How much experience does the provider have?

Consistent customer service and useful coverage features take years of experience to develop. The Hartville Group, Inc., which provides ASPCA Pet Health Insurance through its licensed agency, is one of the oldest and largest pet insurance providers in the US.

Schedule a lunch and learn for your staff.

We'll review all the in-depth details about ASPCA Pet Health Insurance and how it works for your clients. Call 1-877-738-2677 or visit www.aspcapetinsurance.com/vets

*Based on companion animal data: Internal data (4/2013); AVMA Report on Veterinary Practice Business Measures (2013), Market Research Statistics—US Veterinarians (2012). ^{††}For a mixed breed dog under age 1 in zip 10128, compared to similar plans from other providers. This is not a complete description of all coverage terms, conditions, exclusions and limitations; see your plan for a full description. Issuance of coverage is subject to underwriting. Specific products, features, and discounts may vary and may not be available in all states. Rates and coverage are subject to change. Additional co-insurance and deductible options may be available. ASPCA Pet Health Insurance is underwritten by the United States Fire Insurance Company and administered by Petsmarketing Insurance.com Agency, Inc., a subsidiary of the Hartville Group, Inc. ASPCA does not offer insurance. Through a strategic licensing agreement, in exchange for use of ASPCA trademarks, the ASPCA is paid a royalty fee of up to 10% of the purchase price, with a minimum of \$1.95 million to be recognized over at least three years.

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8 out of 10
veterinary practices in the US already have
clients with ASPCA Pet Health Insurance.*

Here's why...

Compare plans • Schedule lunch • Save up to 30%

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veterinary practices in the US already have clients with ASPCA Pet Health Insurance.*

Here's why you should recommend us too:

- ✓ **Clients with pet insurance schedule 40% more visits than uninsured pet parents.**⁺
About a third of pet parents who didn't take their pet to a veterinarian at all said they couldn't afford it.** Pet insurance helps clients afford quality veterinary care by reimbursing them for covered treatments.
- ✓ **ASPCA Pet Health Insurance customers spend about 2 times as much on veterinary care in a year than pet parents in general.**⁺⁺
When your clients have financial support from an ASPCA Pet Health Insurance plan, they can focus more on following your recommendations and less on worrying about the cost.



"I wish more of my clients had ASPCA Pet Health Insurance. In some cases, it has meant saving the life of a beloved family member, rather than needing to choose euthanasia due to financial constraints. We consistently receive positive feedback from ASPCA Pet Health Insurance customers."

**-Dr. Holly Ray
Champion Animal Hospital, Ohio**

* Based on companion animal data: Internal data (4/2013); AVMA Report on Veterinary Practice Business Measures (2013), Market Research Statistics—US Veterinarians (2012). +NCFEI, 2009. **AVMA Sourcebook, 2012. ++2011 internal claims data, March 2013 and AVMA Sourcebook, 2012

The ASPCA Pet Health Insurance Advantage

- ✓ **Up to 90% reimbursement of covered costs**
Our payouts aren't limited by a benefit schedule, and we don't exclude veterinary exam fees. Our reimbursements are based on typical costs in similar geographic areas.
- ✓ **Choice of affordable coverage options**
ASPCA Pet Health Insurance customers can select the coverage that's right for them—from accidents and illnesses to hereditary and congenital conditions, wellness care, chronic conditions, alternative therapies and even behavioral issues.
- ✓ **Low deductible per year—not per incident**
Incident deductibles reduce the payout for every single injury and illness. Many of our customers who file claims wind up filing three or more in a year,^{††} so incident deductibles can really add up.



From one of the oldest and largest pet insurance providers in the US, ASPCA Pet Health Insurance plans are based on years of claims data. Why should clients pay more for lavish amounts of coverage? Or limit themselves to a benefit schedule that pays based on the diagnosis?

With ASPCA Pet Health Insurance, your clients get the coverage they need at a cost that's as affordable as possible.

Ready to get started?

Schedule a free lunch and learn for your staff. We'll review our coverage and help you recommend it to your clients.

1-877-738-2677

www.aspcapetinsurance.com/vets

ASPCA[®]
Pet Health Insurance

†† 2010-2012 internal claims data, Jan. 2013.