



## 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 employees.

### 1. How much does the plan cost?

Pet insurance can only help your employees if they can afford the plan. Promises of “unlimited” plans may sound good, but will employees 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 employees’ 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 help employees keep their pets happy and healthy. ASPCA Pet Health Insurance has two options for wellness coverage that employees can add to their plan for a low cost.

### 4. What do insurers ask pet parents to do?

We do not require a veterinarian signature on our claim form, so pet parents don’t have to worry about bringing along forms or making a special trip. Our pet parents 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 Pet Insurance Group, which provides ASPCA Pet Health Insurance through its licensed agency, is one of the oldest and largest pet insurance providers in the US.

#For a mixed breed dog under age 1 in zip 07470, compared to similar plans from other providers. (6/2014)

The information herein is summarized. All pet insurance plans have limitations and exclusions. Specific products, features, rates, and discounts may vary by state, eligibility, and are subject to change. Reimbursements are based on a percentage of usual and customary eligible costs. Wellness coverage provide reimbursement up to a listed amount. Hartville Pet Insurance Group<sup>SM</sup> is a trademark of United States Fire Insurance Company. The United States Fire Insurance Company and Fairmont Specialty Insurance Agency, Inc. may be individually or collectively referred to as Hartville Pet Insurance Group<sup>SM</sup> or Hartville. 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.

Plans are underwritten by the United States Fire Insurance Company and administered by Fairmont Specialty Insurance Agency, Inc. (FSIA Insurance Agency in CA), member of the Crum & Forster Enterprise.

# VALUABLE PET PROTECTION & SPECIAL DISCOUNTS FOR YOUR EMPLOYEES

See how we can benefit your company!



# PET PARENTS AT 8 OUT OF 10 VETERINARY CLINICS IN THE US ALREADY HAVE ASPCA PET HEALTH INSURANCE\*

## 85% OF COMPANIES OFFER ONE OR MORE VOLUNTARY BENEFITS TO EMPLOYEES.+

More than half of employees who have access to voluntary benefits say their employers' benefit package is very valuable to them. Also, 72% of plan sponsors say voluntary benefits are important in maintaining a benefit program's competitiveness.+

## PET INSURANCE IS ONE OF THE TOP REQUESTED VOLUNTARY BENEFITS.\*\*

More than 1,000 organizations make ASPCA Pet Health Insurance available to their employees and members. In fact, nearly 60% of voluntary benefit sponsors say an insurance provider's recognized name is important to their employees.+



“ My dog had an issue that required a visit to the emergency clinic and to a specialist.

Having pet insurance to help cover some of the cost allowed me to get him the treatment he needed ”

Joanne R. - Portsmouth, VA

# OUR ADVANTAGE



## CHOICE OF COVERAGE OPTIONS

From accidents and illnesses to hereditary and congenital, pet parents can select the coverage that's right for them and their pets.

UP TO **90%**

## FLEXIBLE COPAY AND DEDUCTIBLE

Pet parents can select the percentage of usual and customary covered charges they'd like to get back and lower their premium by choosing a higher annual deductible.

LESS THAN  
**\$1 A DAY**

## TRUSTED PET PROTECTION AT AN AFFORDABLE PRICE

ASPCA Pet Health Insurance is designed to fit any budget with accident coverage starting at less than \$1 a day.\*\*

## FROM ONE OF THE OLDEST AND LARGEST PET INSURANCE PROVIDERS IN THE US, OUR 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?

- ✓ Quick and easy implementation
- ✓ No need to wait for open enrollment
- ✓ No administrative hassles
- ✓ Customized marketing materials
- ✓ No fees or costs for your company
- ✓ Payroll deduction available
- ✓ No minimum participation requirements
- ✓ Discount for qualified groups

**Ready to learn more?** Talk to your broker or contact us today!

Visit [www.aspcapetinsurance.com/hrbenefit](http://www.aspcapetinsurance.com/hrbenefit) or call 1-877-343-5314.

**ASPCA** PET HEALTH  
INSURANCE  
*Pets are dependents, too.*

\*\*Rates depend on the zip code, breed, age and coverage selected. All pet insurance plans have limitations and exclusions. See our policy for details.