The Cost of Care

ASPCA® PET HEALTH INSURANCE

When your pet has an accident or illness, their veterinary care may cost **more than you expect.** Pet insurance is designed to give you peace of mind when choosing the right course of treatment by **lessening the financial burden.**

$831.78
Abscessed Tooth

$3,369.19
Swallowed Object

$1,893.08
Diabetes

$1,584.80
Pancreatitis

$636.46
Fractured Toenail



$815.41
Periodontal Disease

$650.75
Heart Murmur

$1,036.80
Kidney Disease

$652.88
UTI

$1,713.85
Pancreatitis

Based on average claim amounts for all 50 states. Averages based on internal claims data from January 2021 to March 2023.

What's Covered?

A **Complete Coverage** plan from the **ASPCA Pet Health Insurance** program covers eligible claims for:

- Accidents
- Illnesses
- 24/7 Televet
- Vet Exam Fees
- Microchipping*
- Behavioral Issues
- Hereditary Conditions
- Broken Bones
- Swallowed Objects
- X-Rays & Testing
- Digestive Issues
- Cancer
- Emergencies & Hospitalization
- Diagnostic & Treatments
- Prescription Medications
- Surgery & Specialized Care
- Infectious Disease & Parasites
- Alternative Therapies
- Dental Illnesses & Gum Disease
- Skin, Eye, & Ear Infections

Our Mobile App and Member Center are available 24/7 from any device!

- **Submit** and track claims
- **Update** your contact and billing information
- **Find** resources about our coverage and services, view your policy
- **Add** new pets to your account
- **And more!**

Scan the QR code to get pricing and access your **10% employee discount.**+

Group Code:EB27Akron
ASPCAPetInsurance.com/akron

Frequently Asked Questions

Which plan should you choose?
Our most popular option is our Complete Coverage℠ plan. It offers robust coverage that can help you rest easy knowing you'll have help managing the cost of your pet's care for all sorts of things.

Does Complete Coverage℠ cover accidents and illnesses?
Complete Coverage℠ includes accident coverage to help with the costs of diagnosing and treating injuries like broken bones, cuts, burns, or bruises. It also covers issues like swallowing objects, choking, or exposure to harmful substances such as chocolate, medications, toxic plants, or pesticides.

With illness coverage, you can get reimbursed for the eligible costs of major and minor illnesses, like ear infections and stomach upset, as well as serious conditions like cancer. Pets may require ongoing care, diagnostic tests, or advanced treatments, which can add up. Complete Coverage℠ can help manage these expenses up to your annual limit.

What else does it cover?
Complete Coverage℠ covers more than just accidents and illnesses. It also helps with things like:

- Congenital and hereditary conditions – These are conditions your pet is born with, even if symptoms don't appear until later, like certain eye disorders, hip dysplasia, and luxating patella.
- Alternative therapies – Your veterinarian might suggest alternative treatments for your pet, like hydrotherapy or acupuncture for arthritis, to help with mobility or pain management. Complete Coverage℠ may be able to help cover these expenses.
- Prescription food and supplements – Many veterinarians now recommend prescription diets or supplements to support pets with specific health needs like joint problems or digestive issues. Complete Coverage℠ includes coverage for prescription food and supplements when used for prescribed treatments (not for general maintenance or weight management).
- Behavioral issues – Behavioral issues like excessive licking, fur pulling, destructive chewing, or bathroom accidents can harm your pet and disrupt your home. Complete Coverage℠ can help with eligible costs for diagnosing and treating them.

What if I only want accident coverage?
We offer that, too! Our Accident-Only plan provides a financial safety net if your pet gets injured.

Do your plans include preventive care coverage?
Preventive care coverage gives you cash back up to a set amount for routine services that help keep your pet happy and healthy, like vaccines, flea and tick meds, heartworm prevention, and dental cleanings.

We offer two preventive care coverage options as an optional add-on to your base plan, available for an additional flat fee each month. There's no deductible or co-insurance, and coverage starts as soon as your plan is effective—enroll today and use it tomorrow!

What about pre-existing conditions?
Pre-existing conditions are health issues that occur or show symptoms before coverage starts or during a waiting period, and they aren't covered by most pet insurance plans, including ours. However, if a condition is curable, cured, and remains symptom- and treatment-free for 180 days, it may no longer be considered pre-existing—except for knee and ligament issues. Any knee or ligament condition that arises before coverage begins or during a waiting period won't be covered later. Signing up early can help prevent these exclusions.

What's not covered?
Like all pet insurance providers, our plans have exclusions—services and treatments that aren't covered. In addition to pre-existing conditions, exclusions include elective procedures like tail docking, ear cropping, and claw removal, as well as costs related to breeding or pregnancy. See a sample policy for a full list of exclusions.

What's the right amount of coverage for my pet?
Our plans let you customize your pet's coverage by choosing an annual coverage limit—the maximum amount you can be reimbursed during a 12-month policy period. This limit resets at the start of each new policy period.

Lower annual limits come with lower premiums, while higher limits allow for more reimbursement throughout the year. Annual limits start at $2,500, though many people find $5,000 or $10,000 to be a good fit.

What is a waiting period?
A waiting period is the amount of time that needs to pass before certain coverage kicks in. Preventive care starts the same day your plan takes effect, while illness and accident coverage have a 14-day waiting period. Waiting periods vary by provider, so it's worth considering when comparing plans.

*Covers microchip implantation by a veterinarian; not any associated fees for registration, monitoring or renewal.
+Up to a 10% group discount is available. Discounts vary by state and are subject to change. Not available in all states.
Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit www.aspcapetinsurance.com/terms. Preventive Care coverage reimbursements are based on a schedule. Complete Coverage℠ reimbursements are based on the invoice. Products, schedules, and rates may vary and are subject to change. Discounts may vary and are subject to change. More information available at checkout. Premiums are based on the current age of your pet. Premium may increase due to the age of your pet at renewal. Initial premiums may be impacted by the species or breed of your pet. Premium may change based on your home address. Insurance products are underwritten by either Independence American Insurance Company (NAIC #26581), or United States Fire Insurance Company (NAIC #21113); please refer to your policy forms to determine the underwriter for your policy. All policies are produced by PTZ Insurance Agency, Ltd (NPN: 5328528) and PTZ Insurance Agency, Ltd, d.b.a. PIA Insurance Agency in California (CA #0E36937). The ASPCA® is not an insurer and is not engaged in the business of insurance. Through a licensing agreement, the ASPCA receives a royalty fee that is in exchange for use of the ASPCA's marks and is not a charitable contribution. © Copyright 2024, PTZ Insurance Agency, Ltd. ASPCA Logo, © Copyright 2024, ASPCA. All Rights Reserved