

# Get to Know Pet Insurance



## WHAT IS PET INSURANCE?

Pet insurance is a voluntary benefit and provides coverage for most pet illnesses and accidents. It primarily focuses on unpredictable medical incidents rather than your typical routine preventive visits.

Similar to other forms of insurance, you pay a premium for your pet insurance policy. The premiums, in most cases, will be paid through a payroll deduction. Most plans allow you to choose from different levels of deductibles and coinsurances, which affects the premium. For example, choosing a higher deductible means paying a lower premium.

## WHAT ARE THE BENEFITS?

Having pet insurance will cover most unforeseen illnesses and injuries. Cancer, tumors, illnesses (e.g., unforeseen infections) and surgeries are examples in which pet insurance may step in and help you out. However, pet insurance is generally not intended to cover preexisting conditions and routine care or medical visits.

Pet insurance will make it affordable and, thus, often easier to agree to a life-saving procedure or an emergency operation for your pet if an unforeseen medical complication arises.

## **WHY PET INSURANCE MIGHT BE FOR YOU**

Although most pet owners budget for routine care, surprise accidents and illnesses can be costly. If you already put time and resources into taking care of your pet, it might be worth it to consider how to prepare for the unexpected. Having pet insurance is a great way to ensure that you'll be able to help your pet out for a reasonable cost if a surprise accident or illness occurs.

## **WANT TO LEARN MORE?**

For more information about pet insurance, contact HR.

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