Independence American Insurance Company

petpartners
The New Standard in Group Pet Insurance

Employer Group Pet Insurance

Frequently Asked Questions

GENERAL INFORMATION

- **Who is the administrator and underwriter of the Group Pet Insurance Policy?**

  PetPartners, Inc. is the administrator and Independence American Insurance Company (IAIC) is the underwriting insurance company.

- **Is coverage limited under the Group Pet Insurance Policy to canines and felines?**

  Yes, only dogs and cats are eligible.

- **Are there Waiting Periods to satisfy?**

  There is no Waiting Period for Injuries. A Waiting Period for Illness may be applicable. There is a 6-month Waiting Period for Cruciate Ligament Injuries. Please check the Employee Benefit Summary for details.

- **My pet has a pre-existing condition(s). What happens under the Group Pet Insurance Policy?**

  If your employer has elected the Prior Coverage Credit feature (please check the Employee Benefit Summary for details) and your pet(s) had comparable "individual" pet insurance immediately prior to the Group Pet Insurance effective date and there is no gap in coverage , then credit will be given for the time covered under the "individual" pet insurance toward satisfying the Pre-Existing Condition provision under the Group Pet Insurance.

  If your pet(s) does not have prior coverage of comparable nature or your employer has not elected the Prior Coverage Credit feature, then it is subject to the Pre-Existing Condition provision.

  A Pre-Existing Condition is defined as an injury or illness which occurred, reoccurred, existed, or showed symptoms whether diagnosed or treated by a veterinarian within the lookback period (6 months or 12 months from the pet's coverage effective or to the pet's date of birth).

  Pre-Existing Conditions are covered after the pet has been continuously covered for 12 months under the Group Pet Insurance Policy.

  > *Example 1: Fluffy has a pre-existing condition and has been covered under an "individual" pet insurance policy for 15 months which provided comparable coverage. Fluffy is enrolled for Group Pet Insurance and there is no gap in coverage between the "individual" policy and Group Pet Insurance policy. Fluffy's pre-existing condition is covered because 15 months of*

prior coverage credit has been given, which satisfies the 12-month waiting period for pre-existing conditions under the Group Pet Insurance Policy.

Example 2: Rover has a pre-existing condition and has been covered under an "individual" pet insurance policy for 8 months, which provided comparable coverage. Rover is enrolled for Group Pet Insurance and there is no gap in coverage between the "individual" policy and Group Pet Insurance policy. Rover is given 8 months of credit toward satisfying the 12-month waiting period for pre-existing condition under the Group Pet Insurance Policy. Rover only has four remaining months to satisfy before pre-existing conditions are covered under the Group Pet Insurance Policy.

***Note:** The above examples assume the existing medical condition is not specifically excluded from the Group Pet Insurance Policy. For more information regarding exclusions, please see the Employee Benefit Summary or for the complete list of exclusions, please see the Certificate of Coverage.*

- **Is there a minimum pet age requirement under the Group Pet Insurance Policy?**

  Yes, the minimum age requirement is eight weeks for canines and felines.

- **Is there a limit to the number of pets that I can enroll?**

  No. You can enroll as few or as many eligible pets under the Group Pet Insurance Policy as you desire. Each pet is subject to the applicable premium.

- **What insurance documents will I receive when I enroll my pet(s) in the Group Pet Insurance Policy?**

  Shortly after your enrollment is submitted and processed, you will receive a welcome email with your fulfillment from PetPartners which consists of the Declarations Page and Certificate of Coverage, including other documents. These represent your evidence of coverage under the Master Policy.

- **Will my premiums be payroll deducted under the Group Pet Insurance Policy?**

  Yes! Premiums will be payroll deducted.

ENROLLMENT

- **How do I enroll my pet(s)?**

  The enrollment process will take place within the IAIC Group Pet Portal.

- **What are the enrollment opportunities under the Group Pet Insurance Policy?**

  You will have the opportunity to enroll your existing pet(s) during your company's initial enrollment period or shortly after being newly hired. If you choose not to enroll your existing pet(s) during this timeframe, then the next enrollment opportunity will take place during the following Annual Open Enrollment.

However, if you acquire a new pet during the year due to marriage, divorce, adoption, or purchase (aka "qualified life event"), then your newly acquired pet may qualify for a Special Enrollment Period (SEP). You must enroll your pet within the 31 days of the qualified life event. If you do not, then the next enrollment opportunity will take place during your company's Annual Open Enrollment.

- **How do I add and remove pets under the Group Pet Insurance Policy?**

  Adding and deleting pets can be accomplished within the IAIC Group Pet Portal at https://portal.independenceamerican.com. Adding a pet is subject to the eligibility and enrollment rules as described herein. A pet may be dis-enrolled at any time.

GENERAL GROUP POLICY INFORMATION

- **What happens to my coverage under the Group Pet Insurance Policy if I am no longer employed by my employer?**

  A Continuity of Coverage feature is offered. This means that if you purchase an "individual" Independence American pet insurance policy through PetPartners as a result of your pet(s) no longer being covered under the Group Pet Insurance Policy, then you will receive credit for time covered under the Group Pet Insurance Policy toward satisfying the Injury and Illness Waiting Periods and Pre-Existing Condition provision under "individual" policy. There must not be a gap in coverage between the two policies to receive Continuity of Coverage.

CLAIMS

- **How do I file claims under the Group Pet Insurance Policy?**

  Claims under the Group Pet Insurance Policy are filed and tracked exclusively through the IAIC Group Pet Portal at https://portal.independenceamerican.com.

CONTACT INFORMATION

- **Who do I contact if I have questions about claims or benefits provided under the Group Pet Insurance Policy?**

  Please contact PetPartners Customer Care at 1-800-956-2495 or mypolicy@petpartners.com.

- **Who do I contact if I have technical questions, such as login assistance or password reset, with IAIC Group Pet Portal?**

  Please contact the IAIC Administrative Team at 844-738-4242 or email IAIC.pets@independenceamerican.com.