

New Union Benefit available to you:

Open enrollment for PET INSURANCE ONLY October 20 - 31, 2025.

Call 800-768-6219 to enroll. You can review additional information on www.twuservice.com before you call to enroll.

PetPartners Group Pet Insurance

Help take the stress out of unexpected vet bills. Pet insurance reimburses you for the eligible costs of accidents, illnesses and preventative wellness. Coverage Includes: emergency treatments, surgeries, medications, laboratory services, and more. Plus, you can visit any licensed veterinarian or specialist. **Available only during Open Enrollment.**

Base Plan
Annual Deductible
Coinsurance
Annual Limit
Age (Min/Max/Expiration)
Benefit Waiting Periods:
Injuries & Illnesses
Orthopedics
Pre-Existing Conditions
Prior Coverage Credits

Preventative Wellness Annual Reimbursement
Rabies Vaccine
Flea & Tick Prevention
Heartworm Prevention
Blood, Fecal, Parasite Test
Preventative Vaccines
Urinalysis or ERD
Heartworm or Feline Leukemia Test (FeLV)
Spay/Neuter
Microchip
Office Visit/Exam

Additional benefits							
Diminishing Deductible	Deductible is reduced by the specified dollar amount each year your pet is claim free while continuously covered.			\$50	\$50		
Rehabilitation and Physical Therapy	Covers physical therapy, hydrotherapy, thermotherapy and therapeutic massage			Suk	Subject to Deductible and Coinsurance		
Inherited and Congenital Care	Covers diabetes, IVDD, luxating patella, osteoarthritis, spondylosis, hip dysplasia and birth defects				Subject to Deductible and Coinsurance and 30-day Benefit Waiting Period		
Alternative and Behavioral Care	Covers acupuncture, chiropractic, homeopathy, herbal therapy, naturopathy, and vitamins/ supplements			Bel	Subject to Deductible and Coinsurance Behavioral Care subject to \$1,000 Annual Limit and 14-day Benefit Waiting Period		
Final Respects	ects Covers cremation and burial expenses			(No	\$300 Limit Paid in excess of Annual Limit (Not subject to Deductible and Coinsurance)		
				Pe	tPartners Custo	mer Care:	
					800-956-2495		
Accident & Illness Plan With Wellness mypolicy@petpartners.com							
Monthly rate (pe	Cat:			Dog:			

All pet insurance plans have limitations and exclusions. Specific products, features, rates, and discounts may vary by state, eligibility, and are subject to change. For all terms and conditions visit: https://www.petpartners.com/sample-policies. Insurance products are underwritten by Independence American Insurance Company (NAIC #26581), 11333 N. Scottsdale Rd. Suite 160, Scottsdale, AZ 85254, and produced by PetPartners Inc. (NPN #7612549; CA license #0F27261 PPI Pet Insurance Agency, Inc.), 8051 Arco Corporate Drive, Suite 350, Raleign, NC 27617.