OnePack Plan™
by petpartners

What is Prior Coverage Credit?

If your cat or dog had pet insurance in the past, we have great news for you.

Prior Coverage Credit is a special provision within the Independence American (IAIC) Group Pet Insurance policy. It enables certain pets to receive credit for time covered under a comparable individual pet insurance policy when there is no gap in coverage.

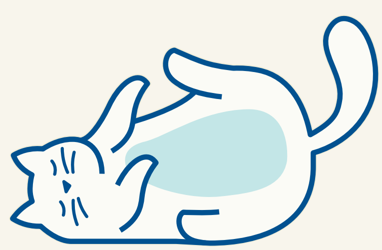
The credit equals the number of months the pet had continuous coverage under the prior policy and is applied toward the Benefit Waiting Periods, including the Pre-Existing Condition provision.

How do I know I'm eligible?

- The **Prior Coverage Credit** feature must be included under the IAIC Group Pet policy issued to your employer.
- Check to ensure there weren't any days without coverage while transitioning from your prior pet insurance to your new Group Pet policy.
- Your prior individual pet insurance coverage must have had comparable benefits to the IAIC Group Pet policy. This means that it cannot have been an accident-only plan, wellness or discount plan, trial plan, emergency treatment plan, or membership plan.

How do I receive the credit?

Submission of the prior policy Declarations page and/or the last billing statement may be required at any time during the coverage term to receive this credit. The **PetPartners Claims Team** will contact you at the time of claim submission if this information is needed.



Questions? Contact the PetPartners Customer Care Team at **mypolicy@petpartners.com** or **800-956-2495**.

*Pre-Existing condition coverage may require a 365-day waiting period. Waiting period may be waived for groups over 200 employees or with prior coverage for Accident & Illness plans.**Included with Optional Alternative and Behavioral Care Riders. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms visit https://www.petpartners.com/sample-policies Products, schedules, discounts, and rates may vary and are subject to change. More information available at checkout. Insurance products are underwritten by Independence American Insurance Company (rated A- "Excellent" by A.M. Best), with offices at 11333 N. Scottsdale Rd, Suite 160, Scottsdale, AZ 85254. PetPartners, Inc. (CA agency #OF27261) is a licensed insurance agency located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617. See policy/certificate for details on coverage, terms, limitations and conditions. Pre-Existing condition coverage may require a 365-day waiting period. Waiting period may be waived for groups over 200 employees or with prior coverage for Accident & Illness plans. Participation in this plan is voluntary and not subject to ERISA.