

Frequently asked questions.

Can I still use my vet?

Absolutely. You're free to visit any licensed veterinarian, anywhere in the world.

Will my premium increase when I file a claim?

No. We don't think it's fair to penalize you if your pet gets sick or hurt. So go ahead and get your pet the care that he needs, as often as he needs it—it won't affect your premium.

How does the VPI benefit schedule work?

Benefit schedules show exactly what's covered, with no guesswork involved. When you submit a claim, we reimburse you according to your plan's benefit allowance once you've met your deductible. It's as easy as that. Here's the best part: All benefit allowances renew in full each year—no matter how many claims you've filed!

Can I have premiums deducted from my paycheck?

VPI works with many employers that offer payroll deduction.



**Enroll today
to receive
your discount.**

**PetsVPI.com
877-Pets-VPI
(877-738-7874)**



*Rate discount applies to the base medical plan only.

Insurance plans are offered and administered by Veterinary Pet Insurance Company in California and DVM Insurance Agency in all other states. Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A rated company (2012); National Casualty Company (all other states), Madison, WI, an A.M. Best A+ rated company (2012). ©2013 Veterinary Pet Insurance Company. Nationwide Insurance is a service mark of Nationwide Mutual Insurance Company. 13GRP2209

VPI's got you both covered.



**Mention that
you're a SEANC
member to
receive your
discount!***

Beau, protected by VPI for 9 years

VPI® Pet Insurance

877-Pets-VPI (877-738-7874) • PetsVPI.com



Karen is glad her company offers VPI Pet Insurance.

As a responsible pet parent, Karen Sodomick is well aware of the costs associated with providing quality veterinary care—especially for an aging pet. So when she discovered that her employer included VPI Pet Insurance as a voluntary benefit, Karen didn't hesitate to enroll her dog, Miles.

"It was important to me that I had a plan in place that would allow me to provide medical care for Miles should he ever need it," she explains.

"I think it says a lot about the organization and the value it places on its employees," says Karen. "Offering employees this type of insurance also reflects alignment with how I view my pet as part of my family."

Karen Sodomick

New York, NY

VPI policyholder since 2010

Real-life reviews from real-life pet owners like you.

Great coverage ★★★★★

"Having VPI gives me peace of mind because I am able to take my pet wherever with the assurance that I will be able to get reimbursed."

—Pet parent of Killer

This product has great coverage ★★★★★

"My puppy got stepped on when he was 4 months old and required surgery. I was a new customer and VPI covered almost the whole surgery as well as the follow up appointment. I am a very happy customer!"

—Pet parent of Tag

More than 84% of policyholders would recommend VPI to a friend.** That's a lot of raving fans! Read what these pet owners are saying about us.

**VPI online user ratings as of May 2012.

Great customer service!!! ★★★★★

"VPI has some of the most attentive and caring customer service representatives over the phone! They are extremely helpful and thorough."

—Pet parent of Jorge Luis

VPI reimbursed me ★★★★★

"My dog was hospitalized for a couple of days. I had to pay over \$1,000 upfront. However VPI reimbursed me for almost the entire amount."

—Pet parent of Hurley



Dog and cat insurance plans for every budget.



most popular



Major Medical Plan comprehensiveSM

covers accidents, illnesses & hereditary conditions

If you want a safety net for big vet bills, this is the plan you're looking for. It's our most comprehensive protection, with our highest level of benefits.

- Coverage for ongoing conditions included
- Freedom to use any vet, anywhere
- Benefits renew in full each year
- Flexible deductible
- Maximum annual benefit of \$14,000
- + Double the benefit allowances of the Medical Plan
- + Limited hereditary coverage after the first year

\$24-34/month[†]
or **\$11-16/paycheck^{†‡}**



Medical Plan economicalSM

covers accidents & illnesses

If you want dependable coverage for great value, this plan is perfect for you. It provides basic coverage for accidents, emergencies and illnesses.

- Coverage for ongoing conditions included
- Freedom to use any vet, anywhere
- Benefits renew in full each year
- Flexible deductible
- Maximum annual benefit of \$7,000

\$18-26/month[†]
or **\$9-12/paycheck^{†‡}**



Injury Plan emergencySM

covers accidents only

This plan offers low-cost coverage for injuries only (like poisonings and broken bones), but not medical conditions.

\$10/month[†]
or **\$5/paycheck^{†‡}**



Feline Select[®] Plan just for catsSM

covers accidents & illnesses

This affordable plan offers essential coverage for the 15 most common cat conditions, without the expense of a comprehensive plan.

\$11/month[†]
or **\$5/paycheck^{†‡}**

Avian & Exotic Pet Plan only from VPI

Call for details.



[†]Premiums vary based on the age of the pet, species, size (as an adult), plan type, deductible and state of residence.
[‡]Per-paycheck pricing is based on a 26 pay period per year cycle; your pricing may vary depending on your employer's payment schedule.



CareGuard® wellness— coverage that's anything but routine.

Get routine care coverage that gives you cash back. Choose from two levels of coverage to add to any of our dog and cat plans.

Add routine care coverage to any of our dog and cat plans.

+ CareGuard® Premier

\$22/month

or \$11/paycheck^o

+ CareGuard® Core

\$12/month

or \$6/paycheck^o

benefit amounts

Wellness exam (split between two visits per year)	\$60	\$40
Vaccinations or titer	\$35	\$30
FelLV/FIV test or heartworm test	\$30	\$25
Fecal test	\$15	\$15
Deworming	\$20	\$20
Microchip	\$20	\$20
Flea and/or heartworm preventive	\$50	\$50
Blood screen or X-ray or EKG	\$50	\$50
Urinalysis or ERD	\$20	—
Dental cleaning or spay/neuter	\$100	—
Total benefits available	\$400	\$250

Filing claims is easy.



Step 1

Pay for your pet's treatment at the time of service.



Step 2

Fax, mail or email your claim form along with your receipts. You can track your claims online through the VPI Policyholder Portal.



Step 3

After meeting your policy's annual deductible, you're reimbursed according to your plan's benefit schedule[‡]

It's that simple!



*Dave and Zoey,
protected by VPI
for 2 years*

^o Per-paycheck pricing is based on a 26 pay period per year cycle; your pricing may vary depending on your employer's payment schedule. [‡]VPI benefit schedules identify the amount that is available for exam fees, diagnostics, medications, surgeries and other treatments. The benefit schedule is also available online at petinsurance.com/forms.