

How long are my waiting periods?

A waiting period refers to the amount of time after your start date before coverage is provided. There are no waiting periods for accidents and illnesses. There is a 6 month waiting period for cruciate ligament events and any related conditions. Routine care plans can be used the day after you enroll.

When can I insure my pet with Pets Best?

You may enroll your dog or cat at any time. Like children, young dogs and cats have the highest risk of accidents. And because their immune systems aren't mature, they're more susceptible to infectious diseases. Pets Best plans have no upper age limits, so senior dogs and cats get the same great coverage as kittens and puppies.

My pet is already sick or injured. Can pet insurance help?

Pet insurance, as with all insurance, is for unexpected accidents and illnesses. Unfortunately pet insurance does not cover pre-existing conditions. However, getting coverage for your pet will cover most future accidents and illnesses should something happen.

Can I use my own veterinarian?

Yes. When your pet is insured with Pets Best, you can use any licensed veterinarian in the US. Pets Best has no network, no schedule of benefits and no pre-authorization procedures. Pets Best wants your pet to receive the best care possible, which is why they also cover visits to specialists and emergency after-hours clinics.

Do I need the routine care option?

If you prefer, you can simply pay the annual expenses of routine care, like dental cleaning, vaccinations and blood work, on your own. However, Pets Best's routine care options are designed to save you money on expected and preventative care for your pet.

Will Pets Best cover my pet's dental needs?

Good dental care is vitally important to the overall health of your pet. Pets Best's BestBenefit plans include coverage for periodontal disease and other dental issues if proper preventative care as outlined in the policy document has been performed.

How do I file a claim?

The easiest and fastest way to file a claim is through the customer portal or with your iPhone or Android app. Once you login you can submit and view your claims, and sign up for direct deposit. You can also send Pets Best your claims via email, fax, or standard mail. They process most claims within 5 business days and send reimbursements as paper checks or free direct deposit - your choice.

How fast will I receive my reimbursement?

Pets Best processes most claims within five business days, and if you choose a paper check, you can expect to receive it about two weeks after filing your claim. If you choose direct deposit, your reimbursement will be deposited as soon as two business days after Pets Best processes your claim.

Do you use a benefit schedule?

No, Pets Best's BestBenefit plans do not use a benefit schedule, which is a list that puts a limit on what each type of treatment can cost. Instead, Pets Best reimburses you up to 90% of your actual vet bill after the deductible, up to your plan's maximum benefit.

** Pet insurance coverage is offered and administered by Pets Best Insurance Services, LLC and is underwritten by American Pet Insurance Company or Independence American Insurance Company, a Delaware insurance company. Please visit www.americanpetinsurance.com to review all available pet health insurance products underwritten by APIC.*

What is Pet Assure?

Pet Assure is a veterinary discount plan that has been providing pet owners with affordable, high-quality veterinary care since 1995. With Pet Assure, you will save 25% on all in-house medical services at participating veterinarians in all 50 states.

How do I use Pet Assure?

You will receive your Pet Assure membership card in the mail. When you visit a participating veterinarian, present your Pet Assure card at checkout, and the veterinary staff will apply a 25% discount to all in-house medical services. There is no paperwork or forms to fill out. You can use your savings immediately upon enrollment in the program.

What procedures are discounted?

Participating veterinarians discount all in-house medical services. This includes the office visit, vaccinations, surgery, dental cleaning, spay and neuter surgery, x-rays and any other procedures the vet performs. Even procedures related to pre-existing conditions are discounted.

Are there any exclusions?

No, there are absolutely no exclusions. All in-house medical services are covered, including wellness, sick and emergency care. You can enroll any type of pet, regardless of type, breed, age or health.

Is Pet Assure insurance?

No. Pet Assure is a veterinary discount plan that gives you an instant discount at the time of service when you visit a participating veterinarian. There are no claim forms to fill out or waiting for reimbursements.

Can I use this together with pet insurance?

Yes. Pet insurance typically only covers major medical claims and often excludes wellness exams or pre-existing conditions. Pet Assure does not have any exclusions and will save you money on the procedures not covered by pet insurance. The Pet Assure savings is instant and can help you save on veterinary care prior to meeting your insurance deductible and while you wait for insurance reimbursement.

Are there usage limitations?

There is no limit to how many times you can use your Pet Assure membership.

Are there any additional fees?

No, your membership cost covers veterinary discounts and additional perks without any added fees.

Where can I find a list of participating vets in my area?

You can search for participating practices by visiting www.petassure.com/search. Mention that you're a Pet Assure member when you call to make an appointment.

If a veterinarian you would like to visit does not participate, you can invite them to join by clicking the "Invite to Pet Assure" button.

What happens to my membership if I'm no longer eligible for benefits?

Members who are no longer payroll deduct eligible or are leaving the company can port coverage at the same group rate within 28 days of termination.

What is PetPlus?

With PetPlus, you receive members-only pricing on all orders from PetCareRx, one of the largest online pet pharmacies. Save up to 50% on everything your cat or dog needs! All orders ship free, and most prescriptions are available for same-day pickup from over 60,000 Caremark pharmacies nationwide.

Which pets can I enroll?

All dogs and cats are eligible for PetPlus. There are no restrictions on breed, health or age.

Is PetPlus insurance?

No. With PetPlus, you receive wholesale pricing on prescriptions, preventatives and all other products your pet needs. It's instant savings without any paperwork.

How do I access my PetPlus account after enrolling?

After you enroll, you will receive instructions via mail and email on how to activate your online account. You can start shopping online or on the PetPlus app as soon as you activate your account.

How do I order pickup or delivery medications?

Shop online using your PetPlus membership at PetCareRx.com. Search for the medication that you want to purchase and select the dosage. If the medication is available for in-store pickup, it will be displayed on the product page. At checkout, you can select either free delivery or in-store pickup (if available).

Who dispenses medications ordered online?

PetPlus is not a pharmacy. PetPlus partners with National Association of Boards of Pharmacy (NABP) accredited pharmacies such as CVS, Walgreens, Rite Aid and PetCareRx to fulfill your pet prescriptions. Orders dispensed through online mail-order will be directed to PetCareRx, and those through in-store pickup will be dispensed at the local Caremark network pharmacy of your choice.

How do I pick up my pet's prescription at a pharmacy?

After making a purchase for in-store pickup at PetCareRx.com, you will need to bring both your pet's prescription and your PetPlus card to the pharmacy at which you are picking up your order. Inform the pharmacist that you are picking up a prescription for your pet and have a pet prescription benefits card. You should NOT be charged at the pharmacy for your purchase. Within 2 days of your pickup, your PetPlus account will be charged for the purchase of the cat or dog medications you ordered.

When do I receive my PetPlus card?

Your PetPlus card is available as soon as you activate your account at PetPlus.com or in the PetPlus app. You can either print out your card at home or show it to the pharmacy right from your mobile device.

What else is included with my membership?

Your PetPlus membership includes a 24/7 Pet Help Line powered by whiskerDocs.

Are there any additional fees?

No, your membership cost gives you access to members-only pricing and the 24/7 Pet Help Line without any added fees.

What happens to my membership if I'm no longer eligible for benefits?

Members who are no longer payroll deduct eligible or are leaving the company can port coverage at the same group rate within 28 days of termination.