

This Employee Benefit Gets Two Paws Up

Your pets are part of the family.

When unexpected accidents and illnesses arise, having Embrace Pet Insurance ensures you can accept your vet's recommended treatment plan without worrying about the cost.

EMBRACE[®]
PET INSURANCE



Introduction

This guide will give you an overview of how pet insurance works so you can choose a pet insurance company that is right for you and your furry family.

Not all pet insurance is created equal; there are differences in what they cover, don't cover, cost, their customer service, how claims are paid, and more.

Embrace Pet Insurance offers one simple yet comprehensive policy that can be personalized to fit any budget and covers every unexpected accident and illness.

Timing is Everything

No pet insurance company covers pre-existing conditions. Insuring your pets when they are healthy ensures you'll have coverage when you need it most. We also cover anything that is new or unrelated to a pre-existing condition.



Why Pet Insurance?



6 Seconds

Every six seconds, a pet parent is handed an emergency vet bill of \$1,000 or more¹ and many of us are not financially prepared to afford the level of care that modern veterinary medicine can provide. In fact, 60% of Americans have less than \$1,000 in their savings account.²

Pet insurance removes the tough decision you may have to face if you can't afford to get your pets the lifesaving care they need.

Boomer's Car Accident

Actual vet bill: \$8,527.64

Embrace reimbursed: \$7,224.85



Boomer

When Boomer the Golden Retriever ran out of his back yard to play with a neighbor dog, he ended up in the street where he was hit by a car. His pet parents rushed him to the emergency vet where he racked up several thousand dollars in vet bills – and he still required ongoing treatment for rehab and medications.

“When you're going through the hardest time of your lives the way we were, you need someone on your team to help you get through it. And that's what Embrace was for us. They were like family,” said Boomer's dad, Jeffrey.

“Embrace
SAVED
our family.”

[Read Boomer's Full Story](#)

¹PetInsuranceQuotes.com

²Bankrate's Financial Security Index 2019

Embrace Pet Insurance's Coverage

Embrace offers one simple yet comprehensive policy that can be personalized to fit any budget and can be used at any vet – there are no networks. No matter how you customize the policy, you'll enjoy coverage for:



Accidents & illnesses



Behavioral therapy



[Dental illnesses](#) up to \$1,000³



[Emergency veterinary care](#)



[Breed-specific & genetic conditions](#)



[Specialist care](#)



[Cancer & related treatments](#)



Diagnostic testing



Chronic conditions



[Hospitalization & surgery](#)



Congenital conditions



Prosthetics & mobility devices



[Alternative therapies & rehabilitation](#)⁴



[Prescription drugs](#)⁵

What's Not Covered

- Pre-existing conditions
- Breeding, pregnancy, & whelping
- Routine veterinary care
- Injury caused deliberately by the pet owner or any other person residing in their home
- DNA testing or cloning
- Injury or illness resulting from racing⁶, fighting, cruelty, or neglect
- Cosmetic procedures such as tail docking, ear cropping, & dew claw removal unless medically necessary
- Avian flu or nuclear war

³Dental illness is not covered in NY.

⁴Alternative therapies covered for up to 12 weeks for covered conditions in most states. [View our terms and condition for more information.](#)

⁵Prescription drug coverage is not automatically included in NY but can be added by endorsement.

⁶Organized and professional racing is covered if you let us know that your pet is involved in that activity upon signup or when they become involved.

Pre-existing Conditions Explained

A **pre-existing** condition is anything that has been diagnosed or has shown symptoms prior to the start of coverage whether a pet was seen by a veterinarian for it or not. Unfortunately, no pet insurance company covers pre-existing conditions.

Curable vs Incurable Conditions

Embrace Pet Insurance handles pre-existing conditions differently than other pet insurance companies by distinguishing between curable and incurable pre-existing conditions.

Curable conditions are eligible for reevaluation of coverage once a pet is symptom- and treatment-free for 12 consecutive months. These conditions include respiratory infections, urinary tract infections, vomiting, diarrhea, and other curable conditions.

Incurable conditions are chronic conditions that would be permanently excluded from coverage if a pet has shown symptoms of or was diagnosed with it prior to the start of coverage. These conditions include diabetes, lipomas, urinary or bladder crystals or blockages, hyper or hypothyroidism, and other chronic conditions.



A pet with pre-existing conditions can still be enrolled in a pet insurance policy for conditions that are new and unrelated to pre-existing conditions.

How to Choose a Pet Insurance Company

Here are some questions to ask when choosing the company you'll trust to protect your pets:

1. What is and is not covered?

Does the company offer one comprehensive policy or are there extra coverage charges for things like [hereditary conditions](#) or [alternative therapies](#)? Embrace offers one policy to remove the guess work when it comes time to submit claims.

2. Are genetic and breed-specific conditions covered?

Some pet insurance companies exclude coverage for conditions that a pet's breed is more susceptible to even if they didn't have the condition before enrollment. For example, Labrador Retrievers are prone to hip dysplasia and Boxers are prone to cancer. This is important even if you have mixed-breed pets. Embrace does not have any breed-specific or genetic restrictions.

3. How are claims reimbursed?

Having pet insurance provides you with peace of mind that you can afford your vet's recommended care for your pets when the unexpected happens – make sure that the company's [claim reimbursement](#) method gets you the most back.

4. What about wellness care?

Pet insurance is for accidents and illnesses, but what about routine care expenses? If reimbursement for those costs is important to you, look for a pet insurance company that offers a wellness plan to pair with your insurance policy.

5. How is the company reviewed?

Check out third-party review sites like [PetInsuranceReview.com](#) for honest customer feedback.



Why Embrace Pet Insurance?

There are many pet insurance companies out there and their differences lie in the deTAILS. Embrace Pet Insurance offers several differentiators that make us stand out from the rest of the pack.



Flexible Wellness Plan

[Wellness Rewards](#)⁷ is Embrace's optional, non-insurance, preventative care plan that reimburses for everyday veterinary, training, and grooming costs. It can be purchased in addition to the insurance policy and works as a budgeting tool that rewards you for being proactive with your pet's care.



24/7 Pet Health Line

Embrace Pet Insurance has partnered with [PawSupport](#) to offer round-the-clock decision support to policyholders for their pet health-related questions. Registered Veterinary Technicians (RVTs) are available via phone, chat, and video conference – even on holidays.



Personalized Policies

Embrace's one comprehensive policy can be personalized to fit any budget. We offer several annual deductible, annual maximum, and reimbursement percentage options. No matter how the policy is customized, you will enjoy coverage for exam or consultation fees, breed-specific and hereditary conditions, alternative therapies and rehabilitation, prescription drug coverage⁸, and much more.



The Best Diminishing Deductible in the Industry

For each year you go without receiving an accident or illness claim reimbursement, your annual deductible is reduced by \$50 the following year with our [Healthy Pet Deductible](#).



MyEmbrace and Mobile App

You have 24/7 access to your Embrace Pet Insurance policy through your MyEmbrace customer account that can be accessed on desktop and via the Embrace Pet Insurance mobile app. Here you can add pets, adjust coverage, submit and view claims, and much more.

⁷Wellness Rewards is not available in Rhode Island. | ⁸Prescription drug coverage is not automatically included in NY but can be added by endorsement.

The Cost of a Pet Insurance Policy

Pet insurance prices vary widely and are determined by pet-based factors and policy-based factors. For pricing specific to your pet, [get a real-time quote in minutes.](#)



Pet-based Factors

- Species
- Age
- Sex
- Location
- Breed



Policy-based Factors

- Deductible
- Reimbursement percentage
- Annual maximum
- Optional coverages



Discount Opportunities

- Up to 10% Employee Benefits discount⁹
- 10% multiple pet discount¹⁰
- [Visit our discounts page for full details](#)

Embrace has pulled together a [Pet Insurance Buying Guide](#) to help you pick the best plan.



[Get a FREE Quote in Seconds](#)

⁹Discount is not available in FL, HI, ND, & RI; Discount is 5% in TN.

¹⁰Discount is 5% in NY & RI.

Simplified Pet Insurance Claims

We don't require you to jump through hoops to [submit your claims](#) for reimbursement – it's just a few easy steps.

1. Take Your Pet to Any Vet

There are no veterinary networks, so you are free to visit any veterinarian, specialist, or emergency hospital in the US. Pet insurance is reimbursement-based – you pay the bill up front and we reimburse the covered portion.

2. Complete the Claim Form & Get an Itemized Invoice

Have someone from the clinic or hospital fill out your Embrace claim form. Make sure you get all pages of the itemized invoice that shows the total paid amount of the visit.

Pro tip: Ask your vet's office to keep a copy of the form in your pet's file and keep some in the glove compartment of your car so that you have it on hand.

3. Send it to Embrace

You can submit the claim form(s) and invoice via fax, email, mail, or upload to MyEmbrace on your desktop or through the Embrace Pet Insurance mobile app.

4. Get Reimbursed

We'll confirm your claim via email and you can track it through MyEmbrace every step of the way. When covered claims are finalized, we can reimburse you with a check in the mail or through direct deposit.



Getting Started is Simple

[Use this link to get a quote that includes your employer's 10% discount¹.](#)

Sign up anytime. There is no "open enrollment" period and Embrace charges you directly – your payment date will be the day that you sign up.

Make sure that your pet has had a full physical exam in the last 12 months (or since you brought them home if they're a new addition). If they haven't, you'll need to schedule one within the first two weeks of your policy.

Embrace has a 14-day waiting period for illnesses and a 2-day waiting period for accidents. [Learn more about waiting periods.](#)

[Don't delay – protect your pet today.](#)

¹Discounts are subject to state regulations and may not be available in all states.

Pet health insurance is administered by Embrace Pet Insurance Agency, LLC and underwritten by one of the licensed insurers of American Modern Insurance Group, Inc., including American Modern Home Insurance Company d/b/a in CA as American Modern Insurance Company (Lic. No 2222-8), and American Southern Home Insurance Company. Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review, and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors, and are subject to change. Wellness Rewards is offered as a supplementary, non-insurance benefit administered by Embrace Pet Insurance Agency in the United States. © 2020 American Modern Insurance Group, Inc.