spot pet insurance

Welcome to the Pack Judy!



Here are a few pro-tips to get you started:

- Enjoy peace of mind with your new Spot Plan! Remember, coverage begins on 3/6/24.
- Your Spot Pet Insurance plan will reimburse eligible vet bills for covered conditions from any licensed veterinarian, specialist, or emergency clinic in the US and Canada!
- Preventive care coverage reimburses eligible costs of wellness exams, dental cleanings, and other routine services. Plus, it has no waiting period. Your coverage begins tomorrow!
- Have a pet-related question? Access the 24/7 Televet via your Member Center to chat with a veterinary professional.

Download the Spot App!



Download on the App Store

GET IT ON Google Play

Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms visit https://spotpet.com/sample-policy. Products, schedules, discounts, and rates may vary and are subject to change. 10% multi-pet discount is available on all pets after the first. Premiums are based on and may increase or decrease due to the age of your pet, the species or breed of your pet, and your home address.

Insurance plans are underwritten by either Independence American Insurance Company (NAIC #26581. A Delaware insurance company located at 11333 N. Scottsdale Rd, Ste. 160, Scottsdale, AZ 85254) or United States Fire Insurance Company (NAIC #21113. Morristown, NJ), and are produced by Spot Pet Insurance Services, LLC. (NPN # 19246385. 990 Biscayne Boulevard Suite 603, Miami, FL 33132. CA License #6000188).

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Take advantage of all your benefits!



Spot goes beyond insurance coverage, we help provide access to support, discounts, and services that can help make life with pets easier.

Easy-to-Use App

Get set up in our app in minutes. Your Member Center lets you file claims, manage coverage, and update details anytime.

Set Up Now >

24/7 Televet

Connect with vet experts anytime, day or night, for expert advice and care. No appointment needed. Access it now through your app!



spotperks+

Access **$2500+** in special discounts from your favorite pet brands.[1]

koala

Save up to 45% on Popular Pet Medications!

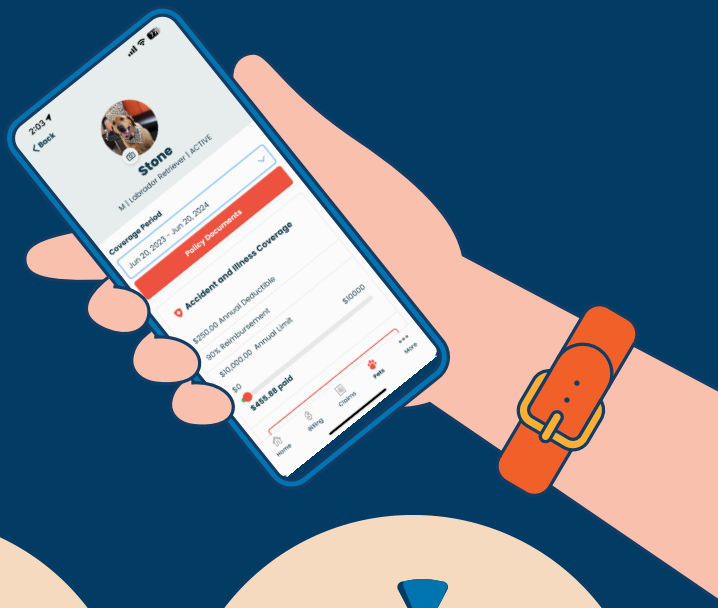
Spot members get special savings with Koala Pet meds. From flea prevention to chronic care prescriptions, keeping your pet healthy has never been easier.

1. No purchase necessary. Based on total combined Spot Perks discounts applied to avg. vendor cart value. spotpet.com/perks-terms.

spot pet insurance

HOW TO

Submit a Claim



1 Visit Your Vet

Take your pet to their appointment and keep the detailed invoice—request it from your vet if it wasn't given.

2 Upload Your Bill

Add your vet or search for one so it's already on file when you submit your first claim.

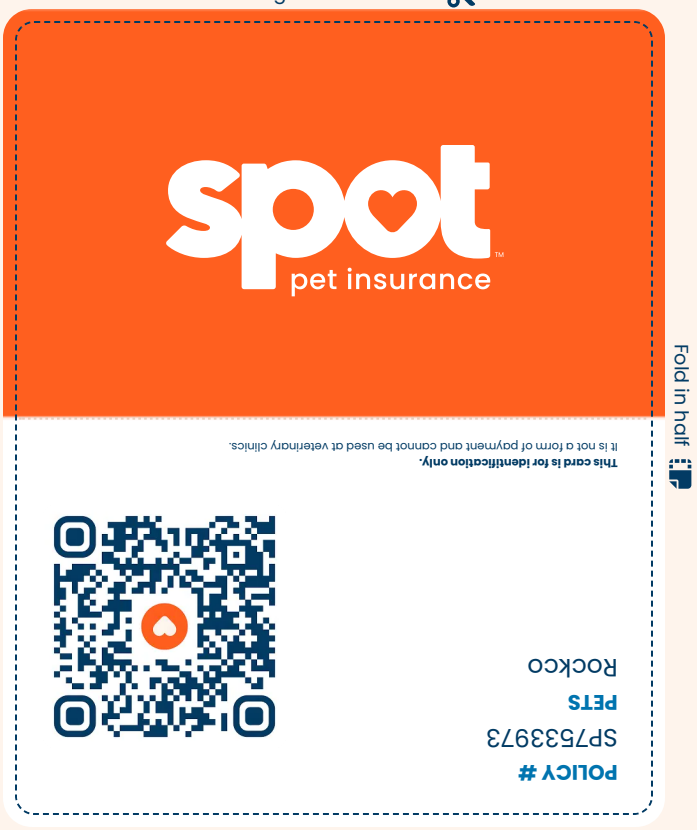
3 Get Paid!

Get cash back for covered vet bills in ~48 hours with Direct Deposit or wait for a mailed check.

Spot Care Cards

Here are your Spot Care Cards. If you'd like to keep one handy in your wallet, print this page and cut out your cards.

Cut along the dashed line



Fold in half



Fold in half

Cut along the dashed line

spot pet insurance

Rockco's Coverage Summary



Policy #: SP7533973

Dog - 8 years old, Male, Medium Mix (26-50 pounds)

Coverage Details

Annual Coverage: **$5,000**

Annual Deductible: **$500.00**

Reimbursement: **80%**

Coverage Start Date

Accident Coverage: **Mar 6, 2024**

Illness Coverage: **Mar 6, 2024**

Preventive Care: **Feb 21, 2024**

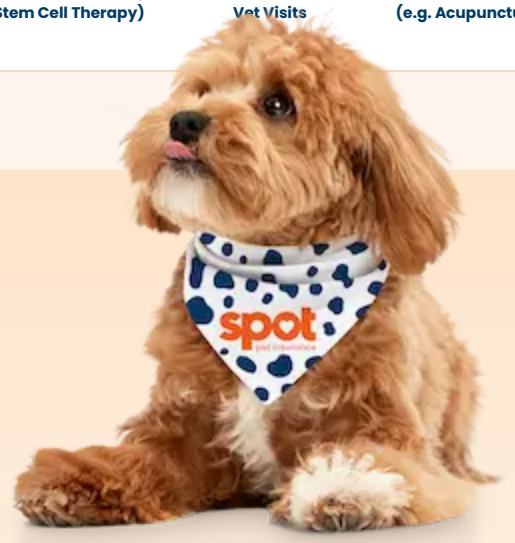
Rockco's plan covers eligible diagnostics and treatments for costly accidents and illnesses:

- Vet Exam Fees
- Microchip Implantation
- Behavioral Issues
- X-rays & Tests
- Emergencies & Hospitalizations
- Skin, Eye, and Ear Infections
- Hereditary Conditions
- Prescription Food & Supplements
- Dental Illnesses
- Digestive Illnesses
- Hip Dysplasia
- Cancer & Growths
- Infectious diseases and diseases from parasites
- Orthopedic Injuries
- Swallowed Objects & Toxins
- Diagnostics & Treatments
- Prescription Medications
- Surgery & Specialized Care
- Advanced Care (e.g. Stem Cell Therapy)
- Virtual Vet Visits
- Alternative Therapies (e.g. Acupuncture)

Claim Example[2]

Animal Attack

Your vet charges	$1,622
Spot pays you back	-$1,460
Your cost after reimbursement:	**$162**



2. Claim example illustrates reimbursement based on an accident and illness policy at $41.76/month plus wellness $9.95/month with a $250 deductible, 90% reimbursement, and $5,000 annual benefit for a 5.9-year-old Large Mix (51-100 pounds). Individual reimbursement results and coverage varies based on plan.

Preventive Care Gold

With your pet's Gold wellness package, you get fixed reimbursement amounts for certain vaccines, wellness exams, and more.

Gold

Up to **$250/yr in benefits**

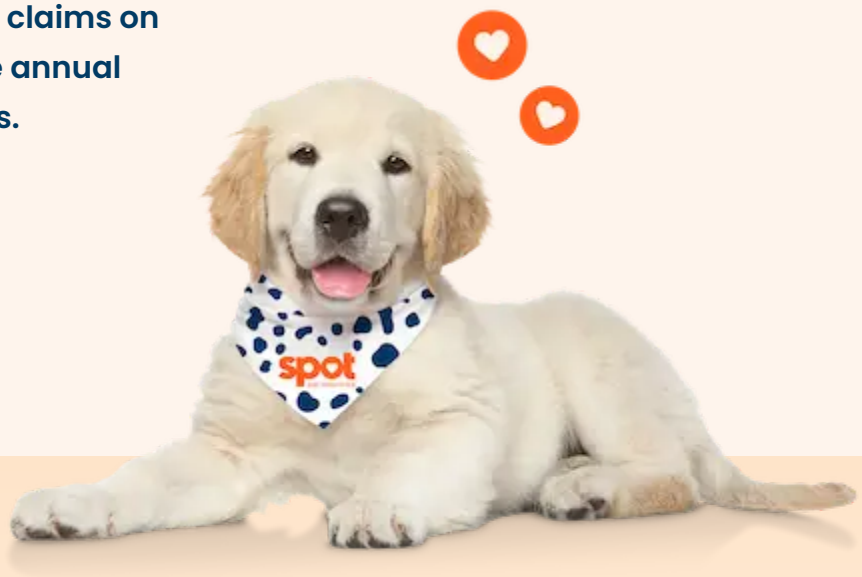
- **Dental Cleanings** — Up to $100/yr reimbursement
- **DHLPP or FVRCP Vax/Titer** — Up to $20/yr reimbursement
- **Wellness exams** — Up to $50/yr reimbursement
- **Fecal Test** — Up to $20/yr reimbursement
- **Deworming** — Up to $20/yr reimbursement

Dental Cleaning	$100
Wellness Exam	$50
Deworming	$20
Dog DHLPP or Cat FVRCP Vaccine / Titer	$20
Fecal Test	$20
Dog Heartworm or Cat FeLV Test	$20
Rabies and/or Dog Lyme or Cat FIP Vaccine / Titer	$20
Total Annual Benefit	**$250**

Preventive Care Starts Tomorrow!

Good news! You can start using your preventive care benefits and submitting wellness claims on Feb 21, 2024. This includes services like annual exams, vaccines, and dental cleanings.

- **Not registered yet?** Create your account
- **Already registered?** Submit your first claim



Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits, and exclusions may apply. For all terms and conditions, review your policy documents. Preventive Care reimbursements are based on a schedule. Accident & Illness coverage reimbursements are based on the invoice.

Frequently Asked Questions

1. Does pet insurance cover pre-existing conditions?

A pre-existing condition is any illness, injury, or symptom your pet shows before enrollment or during the waiting period. Pet insurance does not cover pre-existing conditions, but a condition that is curable, cured, and has been symptom and treatment free for a period of 180 days will no longer be considered pre-existing, and can be eligible for coverage, excluding knee and ligament conditions.

2. Do I pay vet bills up front?

With pet insurance, you pay your vet bill as you normally would, and then you submit your claim to get reimbursed for eligible expenses, based on the parameters of your coverage.

3. How do I pay my deductible?

The deductible is the amount in covered expenses you must reach before reimbursement. It's not paid separately. Instead, the first eligible claims each year go toward it until it's met.

4. How long do I have to file a claim?

You can submit a claim within 270 days from the date of treatment.

5. How can I find out the status of a claim?

We'll email you when we receive your claim, if we need more information, and when it's complete. You can also check on the status of your claims anytime by clicking on the claims icon.

6. When does my annual limit reset?

The annual limit resets when your plan renews.

7. Can I change my pet's coverage?

For questions about upgrading or downgrading your policy – including terms and conditions – please contact Customer Service for more information at **1.800.905.1595**. You can also make changes by logging into the **Member Center**.

8. Can I add pets to my account after I already enrolled?

Yes! Click Add-A-Pet in the **Member Center** to enroll. Additional pets receive **10% off** with our multi-pet discount.

For more questions visit help.spotpet.com

spot pet insurance

PET INSURANCE

Medical Records FAQ

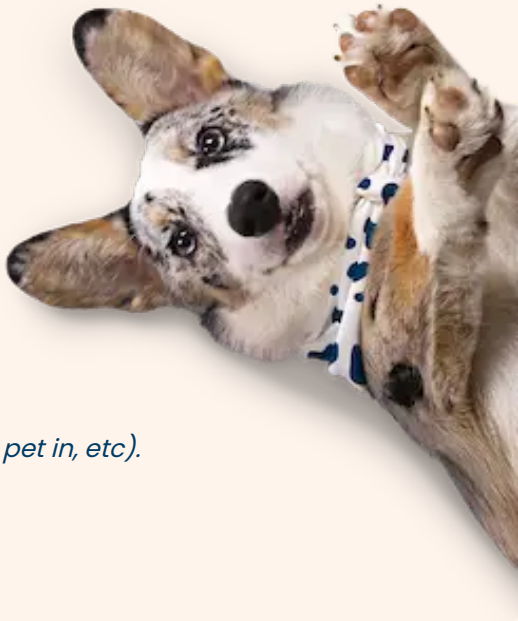
1 What are medical records and why do we need them?

Medical records are documents from your veterinarian that detail your pet's health history, including exams, diagnoses, treatments, medications, and test results.

We use them to:

- Verify your claim details.
- Understand your pet's medical history.
- Make claims processed accurately and fairly.

Obtaining all your pet's medical records helps us to process claims faster and reduce delays, such as reimbursing you!



2 What do medical records look like?

When we say, "medical records", we're looking for:

- **SOAP Notes - An acronym for the standardized way vet clinics** document patient visits and treatment plans.
  - *Subjective – Your observations and commentary (why you took your pet in, etc).*
  - *Objective – The veterinarian's findings from examining your pet.*
  - *Assessment – Any potential or definitive diagnoses.*
  - *Plan – An outline of proposed treatment.*
- **X-Rays**
- **Lab Work - Results for tests such** as bloodwork, urinalysis, fecal, etc.
- **Prescription Info - Pharmacy slips** that show the medication name, pet name, and date it was filled.

Medical Records are NOT:

- **Invoices or vet bills**
- **Invoice/billing history**
- **Hospital discharge forms**
- **Claim forms**
- **Vaccination history**

3 When will we request medical records?

We will request medical records from your vet:

- When you submit your pet's **first accident or illness claim.**
- If we need clarification to process your claim.
- For claims involving a **new condition, symptom, or treatment.**

Although it's not required, you can submit records with your pet's claim or while it's in process. We only request what's necessary. Once records are attached to your account, you won't need to resubmit them! Plus, we'll take care of coordinating with your vet and keep you copied on all our requests, so it's one less thing for you to worry about.

PET INSURANCE

Medical Records FAQ

4 Where do you send the medical records?

Most veterinarians send your pet's records directly to us - so no action is usually needed from you!

In the event you are sending us records, there are a few ways to do so:

- Via the **member center or mobile app.**
  - In tandem with your claim.
  - While your claim is in process.
- Email: **records@customer.spotpet.com**
- Fax: **866-888-2495**

5 What if your claim is denied for needing records?

If a claim is denied due to insufficient records, don't worry! We just need additional information to determine coverage and will reopen your claim once it's received.

Possible reasons include:

- We didn't receive records from all of the vet clinics within the timeframe requested.
- We didn't receive the full volume of records within the timeframe requested.
- The invoice for your pet's visit is partially/completely missing.
- A claim form was not provided or properly filled out.

In the event this happens:

1. Obtain the missing information.
2. Send an email to **records@customer.spotpet.com.**
3. Include the claim number in the subject line.
4. In the body of the email advise you are sending the missing information and request the claim to be reviewed again.



Tips & Best Practices:

- Download records directly from your vet's portal when possible.
- Having your **pet's full medical history on file** upfront helps avoid delays or denials.
- Include your **pet's name and policy number** for easy matching.
- If we request **1 year of records** but your pet is only **3 months old**, send **all available records from any vet** your pet has visited.
- Ensure invoices show **proof of payment** - total amount, amount paid, and zero balance.