

VOLUNTARY PET INSURANCE



100%
employee paid

This benefit is voluntary, paid by employees through after-tax payroll deductions

ASPCA offers employees the ability to purchase discounted Pet Insurance. This benefit is voluntary and paid for 100% by eligible employees and paid directly to ASPCA.

WHAT DO THE PLANS COVER?

ASPCA plans provide nose-to-tail coverage for a wide range of injuries, illnesses, genetic conditions, and emergency care for dogs and cats. Coverage is provided with no claim limits and offers unlimited lifetime benefits with an annual deductible. Multiple discounts are applied at time of rate quote with actual dollar savings presented to the pet parent. The plan co-insurance can cover up to 90% of your veterinary bills.

HOW DOES THE BENEFIT SCHEDULE WORK?

Unlimited lifetime benefits are available with no caps on claims. There are some pre-existing conditions on the plans, and the plans do not cover routine care, office visits, or spay/neutering.

Refer to the ASPCA website for a complete description of this plan.

HOW TO ENROLL

Phone: call 877-343-5314 and tell the pet insurance specialist that you're an employee of Heluna Health.

Online: visit the link below to obtain personalized rates. The rates given will include your group discount.



Sign up for these plans any time during the year!
Visit: www.aspcapetinsurance.com/HelunaHealth
Save with your priority code: **EB23HelunaHealth**



worry less
about cost
and focus on care

Vet bills can really add up.

ASPCA® Pet Health Insurance plans can help you follow your vet's recommendations and worry less about cost.

We don't limit you to a network, so you can visit any licensed vet, specialist, or emergency clinic you trust.

We keep it simple!

You can customize your annual limit, annual deductible and reimbursement for the right coverage and the right price for you and your pet.

\$3,600
Covered
Vet Bill

-\$250
Annual
Deductible

x90%
Reimbursement
Percentage

\$3,015
cash back



Our Best Protection

Complete Coverage™



accidents

illnesses

dental
diseases

cancer

hereditary
conditions

behavioral
issues

- exam fees
- diagnostic imaging
- lab tests
- hospitalization
- surgery
- rehabilitation
- chemotherapy
- acupuncture
- stem cell therapy
- prescription food*
- supplements
- and more*

We also offer an **Accident-Only Coverage** plan. **Preventive Care Coverage** can be added to all plans for an additional cost.

Anytime from anywhere.

- Access Plan Details
- Submit & Track Claims
- Find A Nearby Vet
- 24/7 Vet Triage Line
- Add A Pet
- And More!



Click here to get started!

*For all terms and conditions visit www.aspcapetinsurance.com/terms. *To treat a covered condition (not for general maintenance or weight management). Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. Preventive Care coverage reimbursements are based on a schedule. Complete Coverage™ reimbursements are based on the invoice. Products, schedules, and rates may vary and are subject to change. Discounts may vary and are subject to change. More information available at checkout. Insurance products are underwritten by United States Fire Insurance Company (NAIC #21113, Morristown, NJ), and produced and administered by PTZ Insurance Agency, Ltd. (NPN: 5328528, Domiciled in Illinois with offices at 1208 Massillon Road, Suite G200, Akron, Ohio 44306). (California residents only: PTZ Insurance Agency, Ltd., d.b.a PIA Insurance Agency, Ltd. CA license #0E36937). The ASPCA® is not an insurer and is not engaged in the business of insurance. Through a licensing agreement, the ASPCA receives a royalty fee that is in exchange for use of the ASPCA's marks and is not a charitable contribution. U0523-V789 PDF-QPIG

focus on your pet's care

not the cost

When your pet has an accident or illness, their veterinary care may cost more than you expect. Pet insurance is **designed to give you peace of mind** when choosing the right course of treatment by lessening the financial burden.

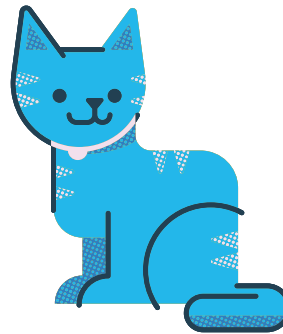
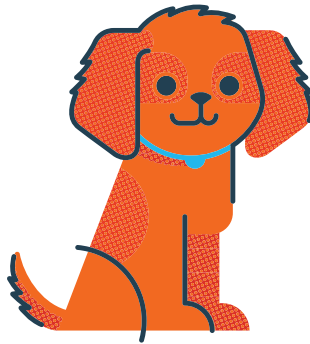
\$831.78
Abscessed Tooth

\$3,369.19
Swallowed Object

\$1,893.08
Diabetes

\$1,584.80
Pancreatitis

\$636.46
Fractured Toenail



\$815.41
Periodontal Disease

\$650.75
Heart Murmur

\$1,036.80
Kidney Disease

\$652.88
UTI

\$1,713.85
Pancreatitis

*Based on average claim amounts for all 50 states. Averages based on internal claims data from January 2021 to March 2023.

how our coverage works:

1. Visit any vet

We don't use a network, so you're free to visit any licensed vet, specialist, or emergency clinic in the U.S. or Canada.

2. Submit a claim

You can easily submit a claim online.

3. Get reimbursed

Receive reimbursements for your vet bill by direct deposit or mail.

what's covered:



Accidents



Illnesses



Behavioral
Issues



Dental
Disease

ASPCA® PET HEALTH
INSURANCE

*Group discount is not available for HI and TN. Group discount available for eligible group members in all other states.

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focus on your pet's care

not the cost

we make it easy to find the best fit for you and your pet.

We think pet parents should be able to get the right care for their pets without worry.

That's why ASPCA® Pet Health Insurance plans are customizable. You can choose the coverage limit, deductible, and reimbursement that work for your budget and your pet's health needs.

create your custom plan with these options:

Annual Limit

The total amount you can be reimbursed over one 12-month policy period. The limit resets whenever a new policy period begins.

\$3K

\$4K

\$5K

\$7K

\$10K

Annual Deductible

The amount you must satisfy for covered veterinary expenses before you can start being reimbursed.

\$500

\$250

\$100

Reimbursement Percentage

The percentage of covered costs paid back to you after your deductible is satisfied.

70%

80%

90%

super simple to use

We work hard to make our customers' user experience as simple and smooth as possible.

For your convenience, our online **Member Center is available 24/7** from any device. You can go there to submit and track claims, update your contact and billing information, find resources about our coverage and services, view your policy, and add new pets to your account.

get back up to 90% on covered vet bills

From chemotherapy to acupuncture, veterinary treatment options are growing exponentially. Unfortunately, so are the costs.

CCL Injury \$3,101.56

Annual Deductible -\$250

Reimbursement % x 90%

Cash Back = \$2,566.40

ASPCA® PET HEALTH INSURANCE

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