

EMBRACE PET INSURANCE FAQs

What does Embrace Pet Insurance coverage include?

We provide one simple yet comprehensive plan to cover your dog or cat against unexpected accidents and illnesses. You can choose your annual maximum, deductible, and reimbursement percentage. No matter which options you choose, your pet will enjoy coverage for the following:

- Surgery, hospitalization
- Alternative therapies and rehab
- Cancer treatment
- Veterinary exam fees
- Diagnostic testing and imaging (X-Ray, Ultrasound, and MRI)
- Hereditary and congenital conditions
- Behavioral Consultations and Meds
- And more.....

Do you offer an option for routine care?

Yes. Wellness Rewards is our flexible routine care plan that covers everyday veterinary care for your cat or dog. Unlike other routine care plans there are no per-item limits. Wellness Rewards is an optional plan you can add to your insurance coverage with Embrace. There's no deductible, no co-pay, and no waiting period. You can use it the day you sign up.

The following are covered Wellness Rewards items:

- Wellness exams
- Vaccinations and titers
- Flea, tick, and heartworm medication
- Spay/neuter surgery
- Microchipping
- Behavioral Training
- Umbilical hernia repair
- Gastropexy
- Teeth cleaning and dental illness
- Nutritional Supplements
- Routine chiropractic care, reiki, massage therapy, acupuncture
- Prescription diet food from Hill's, Purina, Wysong, or Royal Canin

How does Wellness Rewards reimbursement work?

There are three options for Wellness Rewards reimbursement:

- \$250 allowance per policy year

- \$450 allowance per policy year
- \$650 allowance per policy year

You choose the amount you're likely to spend in a year on routine care and we'll reimburse you 100% up to that amount.

Which pets are eligible for coverage?

All dogs and cats 6 weeks – 14 years of age. If your pet is 15 and older, we offer an accident-only coverage plan. Embrace is licensed to sell policies in all 50 states and DC.

Will my pet be covered for life?

Yes. Once your pet is signed up with Embrace you can rest assured your pet will be in good hands. If your pet is eligible for accident and illness coverage when enrolling today then that coverage will continue as long as your pet remains insured with us.

How much do Embrace pet insurance plans reimburse?

Embrace policies can be personalized to fit any budget without sacrificing coverage. Reimbursement depends on the different variables you choose and can be as high as 90% back. We do not use benefit or fee schedules and reimburse based on the actual cost of the veterinary bill. You select your annual maximum, annual deductible, and reimbursement percent for a policy that best meets your needs. No matter what you choose, every pet enrolled has the same comprehensive coverage, including chronic conditions, genetic conditions, alternative therapy and more.

How much do Embrace pet insurance plans Cost?

There are a number of factors that affect the cost of a pet insurance policy. They include breed, age, geographic location, gender, and the variables you choose for reimbursement. On average, Embrace policies cost \$30-\$60/month for dogs and \$20-\$35/month for cats. For more accurate pricing in your area, please go to <https://www.embracepetinsurance.com/leaf-home> to do a sample quote.

When will my coverage start?

Most Embrace policies have a 2-day waiting period for accidents and a 14-day waiting period for illnesses (*varies by state). For dogs only, there is a 6-month waiting period for orthopedic conditions. The good news is you can reduce the waiting period for orthopedic conditions to 14 days by having your regular veterinarian complete a simple orthopedic exam and our orthopedic report card after your pet is enrolled.

Both waiting periods start on the date your policy becomes effective. Conditions that occur before or during the waiting period are not covered.

Each pet you are insuring must have visited a vet within the past 12 months. If you have a new pet or your pet hasn't seen a vet in the last 12 months you can take your pet in during the waiting period without any loss of coverage.

Once insured we encourage but do not require you to visit your veterinarian. Our Wellness Rewards coverage can help you budget for it.

Ok, so what is not covered?

Every pet insurance plan has some exclusions, and your Embrace plan is no exception. Fortunately, most of these exclusions affect only a small number of pets.

Here's a summary of what's not covered by our pet insurance:

- Pre-existing conditions
- Breeding, whelping, and pregnancy
- Cosmetic procedures such as tail docking, ear cropping, and dew claw removal (although covered when medically necessary)
- Organ transplants
- Dental Illness (Coverage varies by state. Always covered under Wellness Rewards)

What happens come claim time?

Pet insurance is a reimbursement policy – there are no networks. Pet parents can go to any veterinarian, specialist, or ER of their choice. Our claim process is very simple. We have a claim form that takes 15-30 seconds to complete and is done by a staff member at the veterinary office. The pet parent pays the bill in full at the time of service, faxes, emails, or uploads their claim document and

invoice to embrace, and the claim is processed within 2-15 business days.

Pet parents can choose to be reimbursed via check or direct deposit. We do have the ability to reimburse hospitals directly when requested. Some hospitals have our Embrace360 platform. This allows claims to be submitted electronically at the time of visit and makes submission even easier and reimbursement a bit quicker.