

# Help employees care for everyone in their households

Pet Insurance



Pet insurance is an affordable benefit that builds good will.

We want you to know<sup>®</sup>



# A valuable, affordable employee benefit

Pets are beloved members of more than 60 percent of American households. While they bring joy to our lives, pets can also bring financial uncertainty and stress when they fall ill. Costs of veterinary services are rising twice as fast as the average of all consumer spending. This uncertainty can affect the quality of the pet owner's life, overall health and productivity at work. Companies offering pet insurance to employees have a unique tool to attract and retain the best talent.



**More than 50 percent of consumers surveyed find it appealing for a health insurer to offer pet insurance.<sup>1</sup>**

## **The Aetna/Pets Best advantage**

Aetna's general insurance subsidiary, Aetna Insurance Company of Connecticut (AICC), has teamed with Pets Best Insurance to offer pet insurance products.

- Pets Best plans offer consumers a variety of affordable plan options that help cover veterinary visits, lab tests, surgery and prescription medications for unexpected illnesses, accidents and injuries.
- Pet owners select the veterinarian of their choice.
- Pets Best reimburses policyholders 80 percent of the veterinarian's bill for covered services.
- Plans cover care from specialists and emergency services.
- The benefit is low-touch and simple to administer. Employees pay Pets Best directly for premiums with a credit card or other payment options.
- The product is endorsed by the American Veterinary Medical Association Group Health & Life Insurance Trust (AVMA GHLIT).

<sup>1</sup>Aetna Market Insights Consumer Survey, March 2008.

Insurance plans are offered and administered by Pets Best LLC, underwritten by Aetna Insurance Company of Connecticut (AICC) and endorsed by the Group Health & Life Insurance Trust of the American Veterinary Medical Association.

**Costs of veterinary services are rising twice as fast as the average of all consumer spending due to improved diagnostic medical technology for pets.<sup>2</sup>**

### **A natural extension of your medical and wellness benefits**

Pet insurance is a voluntary benefit that builds good will and helps to attract and retain talented employees. The benefit is affordable for employees, and costs your company nothing to administer.

- Consumers are interested in a benefit that provides them with financial protection and peace of mind should their cat or dog need expensive veterinary care.
- More than half of consumers surveyed, including Aetna members, find it appealing for a health insurer to offer pet insurance.
- A growing number of studies suggest that pet ownership may provide direct health and wellness benefits to pet owners, which may reduce an employer's share of health care costs related to illness and absenteeism.
- One study, published by the Centers for Disease Control and Prevention, found that people who walk their dogs on a regular basis were more physically active. Daily exercise helps to lower obesity rates for humans and their canine companions.<sup>3</sup>

### **Aetna/Pets Best are trusted names**

It's tough to choose the right pet insurance plan with 14 pet insurance companies in the market. The Aetna difference brings you the most trusted names.

- Pets Best Insurance is led by founder Jack Stephens, DVM, who is recognized as the founder of the pet insurance industry in North America.
- The Pets Best Insurance team consists of a group of pet lovers who maintain strong ties with veterinarians.
- Veterinarians know and respect the AVMA GHLIT for support of insurance services at every stage of their careers.

### **Insurance is available in most states**

- Pets Best offers pet health insurance in all 50 states, except Alaska.
- The pet insurance plans underwritten by Aetna Insurance Company of Connecticut (AICC) are available in the District of Columbia and 36 states and growing.\* In states in which Aetna is not yet licensed, policies are underwritten by North Pointe Casualty Insurance Company or North Pointe Insurance Company.



<sup>2</sup>Journal of the American Veterinary Medical Association, April 2008.

<sup>3</sup>"Dog Walking and Physical Activity in the United States," published in *Preventing Chronic Disease*, a publication of the Centers for Disease Control and Prevention, April 2006.

\*Information is current as of May 2009.

For more information about pet insurance, call toll-free 1-866-293-5826, or send an e-mail to [PetInsurance@aetna.com](mailto:PetInsurance@aetna.com).



This material describes the Pets Best insurance plans in general terms. Eligible expenses and coverage may vary, depending on your plan selection. All pet insurance plans have limitations and exclusions. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Pets Best plans, refer to [www.petsbest.com](http://www.petsbest.com).

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