



Affordable plans to help cover the cost of veterinary care.

When it comes to pet health, you may be caught off-guard by the cost of veterinary care. Pets Best Insurance plans help cover the cost of unexpected veterinary bills.

A choice of plans with affordable premiums

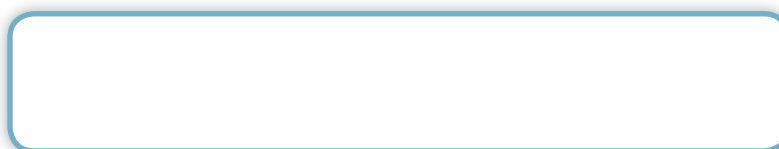
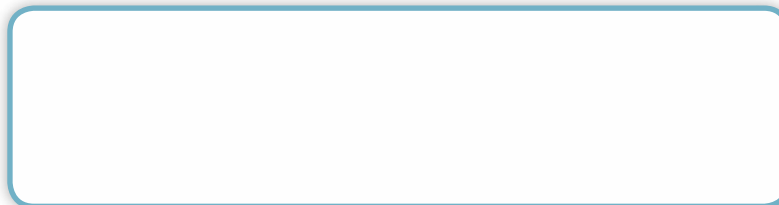
Pets Best Insurance plans start at less than **\$1 per day**. This affordable coverage helps pay for quality care when your pet needs it most. Here's a look at the key features and an overview of average plan prices:

- High percentage reimbursement after a deductible.
- Use any licensed veterinarian or emergency center anywhere in the world.
- Quick claims processing and direct deposit reimbursement.
- No upper age limit for pets.
- Optional BestWellness™ coverage for vaccinations, routine exams and more.

Are you prepared for a pet emergency or illness? Consider these costs:

	Veterinary Fee	Pets Best Insurance Reimbursement*
Vomiting	\$1,122	\$ 817
Arthritis (per year)	\$1,610	\$1,208
Fractured Hip	\$5,755	\$4,524
Cancer	\$6,075	\$4,780

Pets Best Insurance is recommended by:



*Example based on plan with \$100 deductible and 80% reimbursement from Pets Best Insurance. Different deductible amounts and reimbursement percentages may apply based on the plan selected. This claim example refers to a condition that is not pre-existing. Actual reimbursement amount may vary based on whether deductible has been met or whether veterinary fees included taxes and other non-covered expenses. Claim administration is subject to all terms, conditions, limitations and exclusions in the policy.



Here's a real life example of how Pets Best Insurance can help lower out-of-pocket costs:

"I want to give kudos to Pets Best... you did what you said you would do. I will be eternally grateful."

Joe Hamilton, Buddy's owner



Buddy: 10-year-old dog treated for spleen cancer

Total Bill.....	\$5,955
Plan Deductible	\$100
Reimbursement from Pets Best Insurance — 80%	\$4,681

Different deductible amounts and reimbursement percentages may apply based on the plan selected. This claim example refers to a condition that not pre-existing. Actual reimbursement amount may vary based on whether deductible has been met or whether veterinary fees included taxes and other non-covered expenses. Claim administration is subject to all terms, conditions, limitations and exclusions in the policy.



Benefits for a wide range of care.

What's Covered:

- Illnesses and accidents
- Office visits and diagnostics
- Prescription medication included in our approved list of medications
- Surgeries and hospitalization
- Cancer treatment
- Chronic conditions
- After hour emergency and specialist visits
- Physical therapy
- Dental treatment for accidents
- Behavioral conditions*
- Pregnancy in most breeds*
- Euthanasia and cremation costs*
- Chiropractic and acupuncture**
- ... and much more!

Coverage in Some Cases

- Hereditary conditions if a pet is enrolled before its second birthday***
- Cruciate ligament injuries after the first 12 months of your policy*
- Dental care when due to an injury

Coverage Only with BestWellness Add-On

- Routine exams and diagnostics, vaccines, dental cleanings, and parasite prevention

What's Not Covered:

- Pre-existing and congenital conditions
- Preventable conditions including obesity and periodontal disease
- Elective and preventive procedures
- Non-veterinary expenses including taxes, grooming, boarding, food, special diets, vitamins and supplements
- Breeding and reproduction expenses
- Herbal, holistic, experimental and alternative therapies
- Conditions caused by a specific and repetitive activity that causes damage
- Conditions caused by unusual products or methods
- Intentional injury to your pet by a member of your household
- Conditions caused by racing, coursing, commercial guarding or organized fighting

*Coverage amounts may vary depending on your state of residence and plan selection.

**Limited coverage. Amount covered varies depending on plan selected. Must be performed by a licensed veterinarian.

***Limited coverage if pets enrolled before age 2, otherwise excluded. Amount covered varies depending on plan selected. See short list of what we consider hereditary on our website: <http://www.petsbest.com/pet-insurance-plans/limitations>.

This material provides a brief plan description. Coverage may vary depending on your plan selection and your state of residence. Information is accurate as of the production date; however is subject to change. For complete details about the policy terms, conditions and exclusions, please review generic policy form number IAIC-PET-POL 1211, GR-96539 AI, or the applicable form for your state of residence.

Insurance plans offered and administered by Pets Best are underwritten by Independence American Insurance Company, a Delaware Insurance company. Independence American Insurance Company is a member of The IHC Group, an insurance organization composed of Independence Holding Company (NYSE:IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop loss insurance solutions for nearly 30 years. For information on The IHC Group, visit, www.ihcgroup.com. In states in which Independence American Insurance Company's new policy form has not yet received regulatory approval, policies will be underwritten by Aetna Insurance Company of Connecticut. To determine the underwriter in your state, please call Pets Best at 1-877-738-7237.