



## General Pet Benefit Solutions FAQ

### **How do I enroll in the benefits?**

Visit <https://www.petbenefits.com/land/maricopacounty> or call Pet Benefit Solutions at (800) 891-2565 to learn more about the benefits and enroll.

### **How do I cancel the benefits?**

Call Pet Benefit Solutions at (800) 891-2565, email [customercare@petbenefits.com](mailto:customercare@petbenefits.com) or log into your Pet Benefit Solutions account to cancel your benefits at any time.

### **Are premiums automatically deducted from payroll?**

Yes, all premiums are automatically deducted from payroll.

### **What happens to my benefits if I am on leave of absence or otherwise not receiving a paycheck?**

Your payroll deductions will stop. You will receive an email for each benefit you are enrolled in that explains how you can continue your benefits coverage. You can also log into your Pet Benefit Solutions account and view instructions describing how to continue your coverage. You can always call Pet Benefit Solutions at (800) 891-2565 or email [customercare@petbenefits.com](mailto:customercare@petbenefits.com) for assistance.

### **What do I do if I have questions?**

Our Pet Benefit Solutions Customer Care Team is available to answer any questions from 8am-6pm EST Monday-Friday. Simply call us at (800) 891-2565 or send an email to [customercare@petbenefits.com](mailto:customercare@petbenefits.com).

### **If I am not benefits-eligible (temporary, part-time), can I still elect Pet Benefits?**

Pet benefit plans through Pet Benefit Solutions are only available to benefits-eligible employees.

### **Are the benefits payroll deductions pre- or post-tax dollars?**

Payroll deductions for all pet benefit plans are post-tax dollars.

### **What do I do if my pet dies?**

You can cancel your pet benefits by logging into your Pet Benefit Solutions account or by contacting our Customer Care team at (800) 891-2565 or [customercare@petbenefits.com](mailto:customercare@petbenefits.com).



## Pets Best Frequently Asked Questions

### **How long are my waiting periods?**

A waiting period refers to the amount of time after enrolling before coverage is provided. Pets Best does not have waiting periods for accidents, illnesses or wellness when you enroll in the benefit plan (direct-to-consumer plans do have waiting periods for accidents and illnesses). There is a 6 month waiting period for cruciate ligament events and any related conditions. Once met, waiting periods are waived for continuous, uninterrupted policy renewals.

### **Which pets can I enroll?**

Any cat or dog can be enrolled, regardless of breed. There are no exclusions for hereditary conditions.

### **When can I insure my pet with Pets Best?**

You may enroll your dog or cat as early as 7 weeks of age. Like children, young dogs and cats have the highest risk of accidents. And because their immune systems aren't mature, they're more susceptible to infectious diseases. Pets Best plans have no upper age limits, so senior dogs and cats get the same great coverage as kittens and puppies.

### **My pet is already sick or injured. Can pet insurance help?**

Pet insurance, as with all insurance, is for unexpected accidents and illnesses. Unfortunately, pet insurance does not cover pre-existing conditions. However, getting coverage for your pet will cover most **future** accidents and illnesses should something happen.

### **Can I use my own veterinarian?**

Yes. When your pet is insured with Pets Best, you can use any licensed veterinarian in the US. Pets Best has no network, no schedule of benefits and no pre-authorization procedures. Pets Best wants your pet to receive the best care possible, which is why they also cover visits to specialists and emergency after-hours clinics.

### **Do I need the routine care option?**

If you prefer, you can simply pay the annual expenses of routine care, like dental cleaning, vaccinations and blood work, on your own. However, Pets Best's routine care options are designed to save you money on expected and preventative care for your pet.

### **Will Pets Best cover my pet's dental needs?**

Good dental care is vitally important to the overall health of your pet. Pets Best's plans include coverage for periodontal disease and other dental issues if proper preventative care as outlined in the policy document has been performed. Routine dental care may be covered with the routine care option.



## Pets Best Frequently Asked Questions

### **How do I file a claim?**

The easiest and fastest way to file a claim is through the customer portal or with your iPhone or Android app. Once you log in you can submit and view your claims and sign up for direct deposit. You can also send Pets Best your claims via email, fax, or standard mail. They process most claims within 5 business days and send reimbursements as paper checks or free direct deposit - your choice.

### **How fast will I receive my reimbursement?**

Pets Best processes most claims within five business days, and if you choose a paper check, you can expect to receive it about two weeks after filing your claim. If you choose direct deposit, your reimbursement will be deposited as soon as two business days after Pets Best processes your claim.

### **Do you use a benefit schedule?**

No, Pets Best's plans do not use a benefit schedule, which is a list that puts a limit on what each type of treatment can cost. Instead, Pets Best reimburses you up to 90% of your actual vet bill after the deductible, up to your plan's maximum benefit.

### **Who do I contact if Pets Best Pet Insurance denies my claim or doesn't see my eligibility?**

To get more information on your pet insurance policy or to discuss claims, contact a licensed Pets Best insurance agent at (877) 738-7237, Monday-Friday 9am-9pm EST and Saturday 12pm-4pm EST.

### **Can I add or remove a pet at any time?**

Yes, to add or remove a pet from your pet insurance policy, please contact Pets Best at (877) 738-7237, Monday-Friday 9am-9pm EST and Saturday 12pm-4pm EST.



## Pet Assure Frequently Asked Questions

### **What is Pet Assure?**

Pet Assure is a veterinary discount plan that has been providing pet owners with affordable, high-quality veterinary care since 1995. With Pet Assure, you will save 25% on all in-house medical services at participating veterinarians in all 50 states.

### **Which pets can I enroll?**

Any pet can be enrolled, including birds, exotics and non-commercial farm animals. There are no restrictions on breed, health or age.

### **How do I use Pet Assure?**

You will receive your Pet Assure membership card in the mail. When you visit a participating veterinarian, present your Pet Assure card at checkout, and the veterinary staff will apply a 25% discount to all in-house medical services. There is no paperwork or forms to fill out. You can use your savings immediately upon enrollment in the program.

### **What procedures are discounted?**

Participating veterinarians discount all in-house medical services. This includes the office visit, vaccinations, surgery, dental cleaning, spay and neuter surgery, x-rays and any other procedures the vet performs. Even procedures related to pre-existing conditions are discounted.

### **Are there any exclusions?**

No, there are no exclusions. All in-house medical services are covered, including wellness, sick and emergency care. You can enroll any type of pet, regardless of type, breed, age or health.

### **Is Pet Assure insurance?**

No. Pet Assure is a veterinary discount plan that gives you an instant discount at the time of service when you visit a participating veterinarian. There are no claim forms to fill out or waiting for reimbursements.

### **Can I use this together with pet insurance?**

Yes. Pet insurance is designed for unexpected accidents and illnesses. You can use Pet Assure to save on veterinary care prior to meeting your insurance deductible and for any services not covered by pet insurance.

### **Are there usage limitations?**

There is no limit to how many times you can use your Pet Assure membership.



## Pet Assure Frequently Asked Questions

### **Are there any additional fees?**

No, your membership cost covers veterinary discounts and additional perks without any added fees.

### **Where can I find a list of participating vets in my area? What do I do if there is no participating vet in my area?**

You must visit a participating vet on the list of Pet Assure network vets in order to use the Pet Assure benefit. You can search for participating practices by visiting <https://www.petbenefits.com/land/maricopacounty> and clicking the "Find a Vet" button in the Pet Assure section. Simply enter your address or zip code to see all participating vets in your area. If you don't find your vet listed, scroll down to the section of Non-Participating Veterinarians and click the "Invite to Pet Assure" button to invite them to join the network.

### **Can I add or remove a pet at any time?**

You can switch between a single and unlimited plans and add/remove pets from your Pet Assure plan at any time by logging into your Pet Benefit Solutions account.



## PetPlus Frequently Asked Questions

### **What is PetPlus?**

PetPlus is a prescription savings plan that members can use to purchase prescriptions and brand-name products at wholesale pricing. All orders ship free, and most prescriptions are available for same-day pickup from over 60,000 Caremark pharmacies nationwide.

### **Which pets can I enroll?**

Any dog or cat. There are no restrictions on breed, health or age.

### **Is PetPlus insurance?**

No. With PetPlus, you receive wholesale pricing on prescriptions, preventatives and other products. It's instant savings without any paperwork.

### **How do I access my PetPlus account after enrolling?**

After you enroll, you will receive instructions via mail and email on how to activate your online account. You can start shopping online or on the PetPlus app as soon as you activate your account.

### **How do I order pickup or delivery medications?**

Log in to your account at PetPlus.com or on the PetPlus app. Search for the medication that you want to purchase and select the dosage. If the medication is available for in-store pickup, it will be displayed on the product page. At checkout, you can select either free delivery or in-store pickup (if available).

### **Who dispenses medications ordered online?**

PetPlus is not a pharmacy. PetPlus partners with National Association of Boards of Pharmacy (NABP) accredited pharmacies such as CVS, Walgreens, Rite Aid and PetCareRx to fulfill your pet prescriptions. Orders dispensed through online mail-order will be directed to PetCareRx, and those through in-store pickup will be dispensed at the local Caremark network pharmacy of your choice.

### **How do I pick up my pet's prescription at a pharmacy?**

After purchasing an in-store pickup at PetPlus.com, bring both your pet's prescription and your PetPlus card to the pharmacy where you are picking up your order. Inform the pharmacist you are picking up a prescription for your pet and have a pet prescription benefits card. You should NOT be charged at the pharmacy for your purchase. Within 2 days of your pickup, your PetPlus account will be charged for the purchase of the medications you ordered.



## PetPlus Frequently Asked Questions

### **What else is included with my membership?**

Your PetPlus membership includes a 24/7 Pet Help Line powered by whiskerDocs.

### **Are there any additional fees?**

No, your membership cost covers your prescription savings and additional perks without any added fees.

### **Can I add or remove a pet at any time?**

If you need to switch between a single and unlimited PetPlus plan, you can do so by logging in to your Pet Benefit Solutions account.

If you need to add/remove pets from your current PetPlus plan, you can do so by logging in to your PetPlus account.