

# Pets can be unpredictable. Their coverage shouldn't be

Two of the biggest names in insurance — for people and pets — have partnered to offer an employee benefit that gives furry family members protection from unexpected veterinary expenses.

Aflac helps provide financial protection to more than 50 million\* people in the U.S. and Japan, and for more than 60 years Aflac insurance policies have helped customers focus on recovery, not financial stress.<sup>1</sup> Trupanion, medical insurance for pets, has over 20 years of experience protecting pets in the U.S., Canada and Australia from unexpected injuries and illnesses — with over 800,000 pets insured.<sup>2</sup>

Our new pet insurance offers three distinct plans to give employees the flexibility to choose the perfect fit for their family.

<b>Unlimited Accident &amp; Illness</b> no caps on payout amounts or number of claims	<b>Basic Accident &amp; Illness</b>	<b>Accident only</b>
<ul style="list-style-type: none"> <li>✓ Covers certain pre-existing conditions like allergies, dermatitis and skin conditions.</li> <li>✓ Covers new unexpected illnesses or injuries.</li> <li>✓ 24/7 telehealth veterinary support.</li> <li>✓ Coverage starts on the first of the month following the group effective date — no waiting periods for non-cruciate related illnesses and injuries.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Covers new unexpected illnesses or injuries.</li> <li>✓ 24/7 telehealth veterinary support.</li> <li>✓ Coverage starts on the first of the month following the group effective date — no waiting periods.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Covers new unexpected injuries.</li> <li>✓ Coverage starts on the first of the month following the group effective date — no waiting periods.</li> </ul>

## Pet Owner Support Rider

Employees who enroll in either Basic or Unlimited Accident & Illness policies can add a Basic or Premium Pet Owner Support Rider. These riders cover additional pet care and wellness expenses such as vaccinations, flea and tick prevention, boarding and even the cost of health certificates for international travel.

## Powered by Trupanion

Two decades of experience and over \$2 billion paid in veterinary invoices have given Trupanion expertise in helping protect pets. Aflac Pet Insurance, powered by Trupanion, policies are backed by:



Patented software that can pay veterinarians directly at the time of checkout.\*\*



24/7 member support.



Territory Partner support nationwide to boost uptake, help educate veterinary professionals, and support members when needed.

## Easy enrollment

Aflac and Trupanion have made enrollment easy for employees without adding stress to Human Resources.

- ✓ Year-round enrollment outside the benefit administration platform also available.
- ✓ Simple setup for automated payroll deductions.

**CONTACT YOUR LOCAL AFLAC SALES REPRESENTATIVE TO LEARN MORE.**

# Aflac Pet Insurance

POWERED BY **trupanion**<sup>™</sup>

\*Aflac Incorporated

\*\*Available at participating hospitals.

**IMPORTANT NOTICE:** <sup>1</sup>Aflac<sup>®</sup> may include American Family Life Assurance Company of Columbus, American Family Life Assurance Company of New York, Continental American Insurance Company (marketed as "Aflac Group"), Tier One Insurance Company, and any other affiliated companies (collectively, "Aflac"), as applicable to the entity from whom insurance services are received.

<sup>2</sup>This Trupanion policy is sold and administered by Trupanion Managers USA, Inc. ("TMUI") (licenses available at <https://trupanion.com/site/terms-of-use>) and underwritten by American Pet Insurance Company ("APIC"), with its main office at 6100 4th Ave S, Seattle, WA 98108. Aflac Benefits Advisors, Inc. (d/b/a Aflac Insurance Solutions), a subsidiary of Aflac Incorporated and a licensed insurance producer (NPN 16512385) (California License #0H86831), has limited authority to advertise this Trupanion policy, will not administer this Trupanion policy on behalf of APIC, and does not have authority to bind coverage on behalf of APIC. Aflac Benefits Advisors, Inc. may receive marketing fees or other compensation from TMUI for insurance policies sold by TMUI. TMUI, APIC, and their affiliates are separate, independent of, and distinct from Aflac Incorporated, Aflac Benefits Advisors, Inc., and their affiliates.