

WELLNESS CARE  
**USER  
GUIDE**



# WELCOME TO THE PETS PLUS US<sup>®</sup> COMMUNITY



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“An ounce of prevention is worth a pound of cure” is timeless wisdom that applies to both people and their beloved pets. In support of Canadian pet owner happiness, Pets Plus Us pet insurance provides comprehensive benefits towards preventive care to help keep your pet in peak physical health, which is why we call this coverage:

## WELLNESS CARE

*(This is your User Guide. This document is also your “Policy Terms & Conditions”)*

For specific details about your *Wellness Care* policy, please refer to the included *Summary of Coverage* or your most recent *Summary of Coverage* that we have sent to you. Here you will find important information such as your policy effective date and your selected options.

Also, certain words have very specific meanings in this *User Guide*; please refer to the *Glossary* for the definitions.

We currently have other plans that provide coverage for illness, injuries, accidents, hospitalization, surgery, and much more. Consider *Pets Plus Us Accident & Illness* coverage. Visit us at [www.petsplusus.com](http://www.petsplusus.com) or call us at 1-800-364-8422 for more information.

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# COVERAGE HIGHLIGHTS



## **Your Wellness Care Benefits**

Your *Wellness Care* insurance has no lifetime maximum and includes:

- Examination
- Vaccinations
- Annual wellness blood profile
- Flea treatment and prevention
- Heartworm prevention (dogs only)
- Heartworm test
- Faecal test
- Deworming
- Urinalysis
- Nail trim
- Spaying or neutering
- Microchip
- Dental care

## **What's Not Covered**

- Illness
- Injuries & accidents
- Non-essential services & supplies
- Elective procedures

No deductible or co-pay applies to any of the *Wellness Care* benefits.

# DETAILS ABOUT YOUR WELLNESS CARE BENEFITS



Here's where you'll find useful information about the details of the insurance benefits we provide for your pet. These benefits depend upon your pet's age while coverage is in effect.

See your Summary of Coverage for the options you have chosen and the maximum benefits.

## **Benefit Maximum**

All benefit maximums are per policy year and apply to after-tax amounts.

There is no deductible or co-pay that applies to *Wellness Care*.

There are no lifetime limits that apply to your pet.

We pay a benefit when services are provided by any veterinarian licensed in Canada (or the United States when you and your pet are travelling there).

***Subject to these terms and conditions, we cover the following expenses while your policy is in effect:***

### **1. Annual veterinary exam**

Health exam performed by a licensed veterinarian

### **2. Vaccinations**

Recommended vaccines administered by or under the supervision of your veterinarian.

### **3. Annual wellness blood profile**

Diagnostic blood tests looking for early evidence of a disease process.

#### **4. Flea treatment and prevention**

Veterinary care to treat an existing flea infestation, as well as the dispensing of preventive medication against future infestation.

#### **5. Heartworm prevention (dogs only)**

Coverage for the dispensing of heartworm preventive medication by a licensed veterinarian.

#### **6. Heartworm test**

In those provinces where your veterinarian feels that a blood test to determine the status of the heartworm parasite in your dog is appropriate medical care, this benefit covers the cost of the diagnostic test and the blood collection fee.

#### **7. Faecal test:**

Analysis of your pet's stool to determine if internal parasites exist.

#### **8. Deworming**

Routine treatment to remove internal parasites, if provided by a licensed veterinarian.

#### **9. Urinalysis including collection**

Taking urine samples from your pet and the subsequent detailed analysis of those samples.

#### **10. Nail trim**

Trimming of your pet's nails when done by a veterinary hospital team member.

#### **11. Spaying or neutering**

Services must be performed by a licensed veterinarian.

#### **12. Microchip option**

An ISO microchip that a veterinarian inserts under your pet's skin. An implanted microchip can help you quickly find your pet when lost or stolen.

### 13. Dental care option

Coverage for the cleaning and polishing of your pet's teeth if performed by a licensed veterinarian, or a registered veterinary technician in a veterinary hospital setting. This option includes coverage for all ancillary procedures directly related to the maintenance of a healthy mouth including the safe and thorough cleaning of the teeth, pre-operative blood work, fluid therapy, anaesthetic, hospitalization, x-rays and tooth extractions deemed necessary when having a cleaning and polishing performed.

## EXCLUSIONS— WHAT WE DON'T COVER



Knowing what charges aren't eligible under your coverage is important. This can help you make decisions on responsible care for your pet's health and well-being.

This part of your *User Guide* describes what isn't included under your coverage. If you have any questions, please call us at 1-800-364-8422 and we'll be happy to explain in more detail.

Only treatments or services performed or prescribed by a licensed veterinarian are eligible for coverage.

We do not cover, and will not make payments for any loss or claim resulting in whole or in part from, or contributed to, by any of the following:

**Any care or service that results from, or is related to, an accident or an illness.**



### **Dental**

Endodontic and orthodontic care including the treatment of tooth structure irregularities, improper bites, tooth pulp or root problems.

### **Elective procedures**

Procedures considered to be medically unnecessary including, but not limited to: cosmetic surgery, debarking, declawing, ear cropping, grooming, nasal or skin folds, stenotic nares, and tail docking.

### **House calls**

Expenses related to making a house call, unless a veterinarian certifies that a visit is essential in an emergency.

### **Inappropriate care**

Costs resulting from neglect, abuse or intentional injury of your pet by you or any member of your household.

### **Medications**

Expenses related to medication that does not have, in Canada, a Drug Identification Number (DIN), a Natural Health Product (NHP) number, or an Interim Notification Program (INP) number.

### **Non-essential services and supplies**

Expenses related to grooming, mineral supplements, vitamins, any type of pet food and regular or medicated baths.

### **Nuclear incidents**

Expenses that result from a nuclear explosion, contamination by radioactive material or any nuclear incident as defined in the *Nuclear Liability Act*.

### **Post-mortems**

Post-mortem tests or procedures.

### **Pregnancy, queening or whelping**

Expenses related to pregnancy, queening or whelping, including for aftercare of litter and other routine procedures.

### **Risky activities**

We don't offer coverage, or pay for expenses that ensue from activities such as commercial guarding, organized fighting, the pursuit of prey, or racing. We do provide coverage for dogs used in the recreational hunting of upland birds or waterfowl.

### **Time and travel expenses**

Travel costs to and from an animal hospital or the veterinarian's location.

### **War activities**

Expenses for illness or injury caused by war activities such as acts of terrorism, bombardment, civil war, rebellion or any armed force action. This exclusion applies whether or not war has been declared.

## WHEN COVERAGE TAKES EFFECT



Coverage takes effect at 12:01am on your policy effective date.

## WHEN YOUR POLICY ENDS



### **Your policy and all coverage ends on the earliest of:**

1. The date we terminate your contract in accordance with

Section 5 (1) of the *Statutory Conditions*, because you have not paid your premium when due;

2. The date that your pet passes away, provided that you notify us within 60 days of such date and that you have not made any claims under your policy since the later of the policy effective date and the last renewal date;
3. The next month's payment withdrawal date following the date we receive your notice of cancellation, as long as your premium payments are up to date, you have not submitted any reimbursement requests since the later of the policy effective date and the last renewal date, and
4. The next month's premium due date following the date we receive your notice of cancellation, on the condition that the total of the premium that we have received from you since the later of the policy effective date and the last renewal date is equal to or exceeds the Minimum Retained Premium shown on your Summary of Coverage.

In the event of cancellation of this policy by you, no refund of premium is payable to you unless you have chosen to pay premium annually in advance. If you have paid premium annually in advance and the policy is terminated under sections 2 or 3 above, we will refund premium paid on a proportional basis based on the time elapsed since the later of the policy effective date and the last renewal date. We will not refund premium if the policy is terminated under section 4 above.

### **Renewal**

You may cancel your policy with effect on any policy anniversary date. We will advise you prior the policy anniversary date of the premium payable for the next 12 months. If you do not notify us of your intention to cancel prior to or within 30 days after any policy anniversary date, your policy will be renewed for a further one year term with premium payable at the new rate.

# YOUR OBLIGATIONS



Below we describe your responsibilities in paying for coverage.

## The Cost

The cost for your Pets Plus Us policy is the premium. You must pay the premium that applies to your policy to keep it in effect. The amount of the premium can be determined by reviewing your *Summary of Coverage*. Premiums are due monthly on your payment date.

Your premium and/or coverage features do not change more frequently than once in any 12-month period. We will give you advance notice of any changes.

## Your Share

This section explains the amount that we reimburse you, and how much you pay.

We reimburse you 100% up to the maximum claimable amount as shown on your *Summary of Coverage*.

Taxes are included in the amounts paid back to you under all Pets Plus Us coverage.

# REIMBURSEMENT REQUEST



Here's where you'll find information about how to submit your reimbursement request (also known as "making a claim") and what you need to do prior to making a request.

Your reimbursement is a priority at Pets Plus Us. We will process all reimbursement requests – whether simple or complex – as quickly as possible once we have received all of the required documentation. You'll hear from us if there's any delay, such as needing to contact your veterinarian directly for more information.

Two of the most common problems that can delay reimbursement requests are:

- Forgetting to get your veterinarian's signature and practice information on reimbursement request forms; and
- Failing to provide all eligible receipts.

## **Financial responsibility**

You must pay your veterinarian first for all services and treatments, and then submit a reimbursement request to us. We'll reimburse you for all eligible costs based on the specified amounts and coverage outlined in this document.

## **Reimbursement request forms**

These are typically available from your veterinary clinic, on our website, or by calling one of our Pets Plus Us representatives at 1-800-364-8422.

## **How to request reimbursement**

You and your veterinarian must fill out and sign our Pets Plus Us simplified reimbursement request form. Forward

the completed form together with itemized receipts for the pertinent costs. You may submit reimbursement request forms by mail, fax, or email to the address below:

- Mailing address: 2-1115 N Service Road W., Oakville, Ontario L6M 2V9
- Toll-free phone #: 1-800-364-8422 (general)
- Toll-free fax #: 1-855-456-7387 (claims/reimbursement requests)
- Email: [submissions@petsplusus.com](mailto:submissions@petsplusus.com)

### **Before you submit**

To avoid processing delays, please ensure that the reimbursement request form includes all the following:

- Your name, correct mailing address, signature and policy number;
- Your veterinarian's signature and practice information;
- The Wellness Care procedures performed by your veterinarian that are eligible for reimbursement; and
- All paid-in-full receipts (including an itemized breakdown of charges).

### **When reimbursement requests are eligible**

We only pay reimbursement requests that we receive no later than six months from the treatment date or within 60 days of the date your policy terminates, whichever occurs first.

Costs must be incurred while your policy is in effect.

### **Ineligible reimbursement charges**

We are unable to reimburse you or your veterinarian for administrative tasks like completing any forms, filing fees, prescription or dispensing fees, courier fees or charges for sending medical records, even if your veterinarian chooses to bill you for this.

### Other reimbursement rules

We are unable to process reimbursement requests if your premium isn't up to date when you make the request. Reimbursement for charges that you pay in U.S. currency will be adjusted to Canadian dollars without applying any currency conversion exchange. For example, \$800 in U.S. charges will be considered as \$800 in Canadian funds. We do this because your premiums are paid with Canadian dollars and are set based on Canadian veterinary charges.

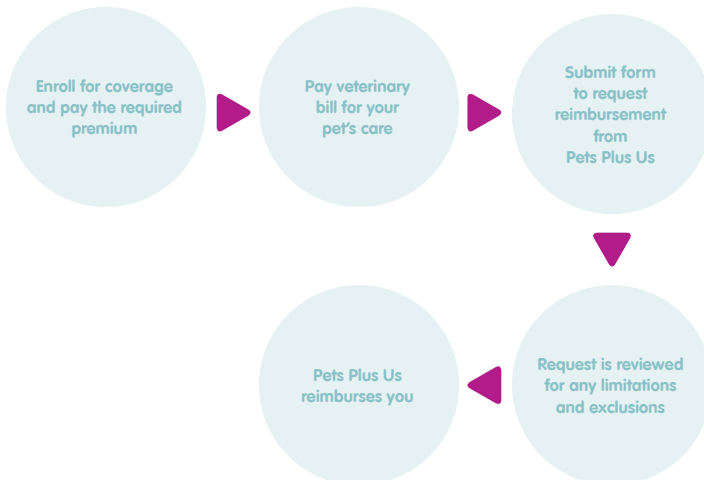
### Insurance fraud hurts all pet owners!

If we discover that you've made a false or exaggerated reimbursement request, your coverage will be voided immediately.

## HOW YOUR COVERAGE WORKS



The chart below gives an overview of your Pets Plus Us coverage procedures from your perspective.



# LEGAL STUFF



We understand that reading legal documents isn't fun. However, it's still vitally important that you understand your coverage, rights and legal responsibilities.

## **Changes**

Your premium and/or coverage features do not change more frequently than once in any 12 month period. We will advise you of any changes at least 30 days in advance.

## **Other Coverage**

The coverage outlined in this policy is second payor. That means that if there are other insurance plans, or contracts, or any plan, providing you an indemnity in respect of your pet for veterinary or therapeutic expenses, we only pay for expenses incurred in excess of what is reimbursed under such other coverage. Total benefits paid to you under all plans cannot exceed your actual expenses.

## **E-mail notification**

You can agree to receive your policy documents and notices electronically. If so, we'll consider those items as received by you on the date they are sent to the last verified e-mail address we have on record in our system.

## **Governing laws**

Your Pets Plus Us coverage is subject to all applicable Canadian laws.



**Insurance contract**

Your contract with us includes your application for insurance, this *User Guide*, your *Summary of Coverage*, as amended from time to time in accordance with the policy terms and conditions, any document attached to *User Guide* when issued, as well as any amendments agreed to or provided in writing after the policy is issued. The contract also includes any trial coverage or vouchers you may have held with us prior to our issuing of the policy.

**Legal actions**

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* or other legislation applicable in your province.

**Rights of recovery**

You must fully comply with all terms and conditions of your contract. You may only start legal action against us within one year after you have provided us with written proof of loss. You also have up to one year from the date we require written proof of loss to take legal action in order to recover a reimbursement amount under this coverage.

# GLOSSARY



Words are powerful. We understand that they sometimes can have different meanings to different people. That's why we prepared the following list of terms so you understand exactly what we mean.

**contract (also called policy)**

Your insurance agreement with us which is evidenced by your application for insurance, this *User Guide*, your *Summary of Coverage*, as amended from time to time, the *Statutory Conditions* booklet and any document attached to this *User Guide* when issued, as well as any amendments agreed to or provided in writing after the policy is issued. The contract also includes any trial coverage or vouchers you may have held with us prior to our issuing of the policy. Please keep all policy documents together in a safe place.

**coverage (also called policy, insurance)**

The protection for your pet under the terms and conditions of your coverage option as specified on your *Summary of Coverage*.

**endodontic care (also known as root canal treatment)**

Professional dental treatment in which diseased or damaged tooth pulp is removed. The tooth canal is then filled and sealed.

**illness**

Sickness, disease and any changes to your pet's normal healthy state that a veterinarian diagnoses.

**immediate family**

Your spouse (legal or common law), and any of your children, parents, brothers or sisters.

**insurance (see coverage)**

**kitten**

A young cat aged seven weeks to one year.

**member**

A participant in the Pets Plus Us Community who owns the pet protected under this policy.

**member number**

This number identifies the member who holds one or more coverage options for one or more pets or multiple coverage options for one pet.

**orthodontic care**

Professional dental treatment to make teeth line up correctly.

**pet**

The dog or cat named in your *Summary of Coverage*.

**Pets Plus Us Community**

A community of pet lovers who want to share experiences, improve their pets' quality of life and do everything possible to safeguard the health and welfare of their pets.

You, as a policyholder, are a member of the Pets Plus Us Community.

**policy, policy documents**  
(see contract)

**policy anniversary date**

The first anniversary of your policy effective date and each anniversary thereafter.

**policy effective date**

The date your contract with us comes into effect. The waiting period applies after the policy effective date. This date is set out on your *Summary of Coverage*.

**policy number**

The specific policy number we use to identify you and the coverage you have for your pet. Please note that we can have multiple policy numbers for you if you have more than one coverage option with us. The policy number appears on your *Summary of Coverage*.

**policy year**

Each 12-month period that ends on a policy anniversary date.

**puppy**

A young dog aged seven weeks to one year.

**reimbursement**

The portion of total covered charges that we pay.

**reimbursement request**  
(also called claim)

An application for reimbursement that you submit to us.

**senior pet**

A dog or cat aged eight years and over.

**share, our share** (see reimbursement)

**statutory conditions**

Conditions that by law in some provinces must be included in your contract. In other provinces, they are part of the contract, but this is not required by statute.

**Summary of Coverage**

The document that accompanies this *User Guide* setting out the policy effective date, your selected benefit options and other details of your coverage. This includes any *Summary of Coverage* we issue to you to replace an earlier version. The *Summary of Coverage* forms part of your contract.

**treatment**

Medical care that a veterinarian provides for your pet as the result of an accidental injury.

**User Guide (also called guide)**

This *User Guide* which also constitutes your policy terms and conditions.

**veterinarian**

A medical professional who is properly licensed in Canada to provide medical treatment for your pet and who is acting within the scope of their license.

**we, our, us**

Pets Plus Us, a division of PTZ Insurance Services Ltd.

**you, your**

The person named in the *Summary of Coverage* as the policyholder who is the party to the insurance contract with us.

## CONTACTS

Please stay in touch! Below is some important contact information if you have more questions about your coverage, or need to change your personal information.

**Call us toll-free at: 1-800-364-8422**

**Email us at: [info@petsplusus.com](mailto:info@petsplusus.com)**

**Visit us at: [petsplusus.com](http://petsplusus.com)**

See your *Blue Ribbon Benefits Guide* included with your Welcome Package to learn more about the additional products and services that come with being part of the Pets Plus Us Community!