

petpartners

The New Standard in Group Pet Insurance

Underwritten by
Independence American Insurance Company

Employee Benefit Summary

Plan Effective Date: Jan 1, 2026

Employer Name: City of West Sacramento

Terms are illustrative only and describe benefits, limitations, and rates widely available. There may be state specific variations based on state legal requirements and regulatory approvals. Please refer to disclosure forms, your declarations page, and policy documents for specific details.

Plan Options:

Underwritten by Independence American Insurance Company

Accident & Illness Coverage - per covered pet

Subject to any applicable Deductible, Coinsurance and Annual Limit

Medically Necessary Supplies and Treatment, including emergency care and prescription medications (when dispensed directly by a veterinarian or compounded by a pharmacist under guidance of a veterinarian, excluding over-the-counter medications) performed for conditions that started after the Benefit Waiting Period, if any, and during the Coverage Period, resulting from:

- Accidents, such as, an automobile Accident, ingestion of a foreign body, poisoning, animal bites, dental trauma, burns and fractures.
- Illnesses

Accident Only Coverage - per covered pet

Subject to any applicable Deductible, Coinsurance and Annual Limit

Medically Necessary Supplies and Treatment, including emergency care and prescription medications (when dispensed directly by a veterinarian or compounded by a pharmacist under the guidance of a veterinarian, excluding over-the-counter medications) as a result and a direct consequence of an Injury that started after the Benefit Waiting Period, if any, and during the Coverage Period, resulting from:

- Accidents, such as, an automobile Accident, ingestion of a foreign body, poisoning, animal bites, dental trauma, burns and fractures.

Base Plan	Accident Only	Accident & Illness
Annual Deductible The amount you are responsible for per coverage period per pet before we will pay a claim for covered expense.	$250	$250
Coinsurance *(% the policy pays)* The reimbursement portion of covered expenses after the deductible is met per pet.	70%	70%
Annual Limit The maximum amount we will reimburse you for all covered expenses during a coverage period.	$5,000	$5,000
Minimum Issue Age of Pet at Effective Date	8 Weeks	8 Weeks
Maximum Issue Age of Pet at Effective Date	No Maximum Age Limit	10 Years

	Accident Only	Accident & Illness
Expiration Age of Pet	None	None

Benefit Waiting Periods

The time period each pet must wait before coverage is payable. The Benefit Waiting Period starts from the effective date of coverage. Conditions that occur during the Benefit Waiting Period will be excluded from coverage as pre-existing conditions.

Injuries	Waived	Waived
Illnesses	*Not Applicable*	Waived
Cruciate Ligament (knee)	6 Months	6 Months
Pre-Existing Conditions	Covered after 12 months (look back period is from date of birth)	6 months look back, then covered after 12 months
Prior Coverage Credit Credit toward satisfying the Benefit Waiting Periods and the Pre-Existing Condition provision for comparable, prior pet insurance which was in effect immediately before the Effective Date.	*Not Applicable*	Included

Continuity of Coverage

In the event you are no longer eligible for coverage under this group plan, don't worry! You may apply for individual pet insurance through PetPartners, Inc and receive credit for the time covered under the group pet insurance plan. This means that credit will be given for the time covered under the group pet insurance plan toward satisfying the Pre-Existing Condition waiting period and the Benefit Waiting Periods. You must have no lapse in coverage between the two plans in order to qualify.

Additional Benefits (Riders)

Office Exams and Telehealth Consult Provides reimbursement toward covered expenses towards physical examination, including costs/fees for telephone consultation, not wellness or routine related.	Included - Subject to Deductible & Coinsurance	Included - Subject to Deductible & Coinsurance

	Accident Only	Accident & Illness
Rehabilitation and Physical Therapy Provides reimbursement toward the rehabilitation and physical therapy treatment for a covered condition, such as hydrotherapy and therapeutic massage.	Included - Subject to Deductible & Coinsurance	Included - Subject to Deductible & Coinsurance
Inherited and Congenital Care -- Not available for Accident Only Provides reimbursement, after a 30-day Benefit Waiting Period*, toward covered expenses for congenital and inherited conditions, such as hip dysplasia and birth defects.	*Not Applicable*	Included Subject to Deductible and Coinsurance, and 30-day Benefit Waiting Period
Alternative and Behavioral Care Provides reimbursement toward holistic and alternative treatment for a covered condition such as Acupuncture, Chiropractic, Homeopathy, Herbal Therapy, Naturopathy, and Vitamins/ Supplements (Behavioral Care not available for Accident Only)	Included Subject to Deductible & Coinsurance	Included Subject to Deductible & Coinsurance Behavioral Care subject to $1,000 Annual Limit and 14-day Benefit Waiting Period
Final Respects Provides reimbursement toward the cremation or burial expenses of your pet due to death or humane euthanasia.	Included $300 Limit Paid in excess of Annual Limit Not subject to Deductible or Coinsurance	Included $300 Limit Paid in excess of Annual Limit Not subject to Deductible or Coinsurance

Definitions

Accident – a sudden, unexpected, unintended, or unpreventable event, which is specific as to place and time that causes physical Injury

Coverage Period – begins on pet's effective date coverage and ends on renewal date of group policy or date pet is no longer covered under policy

Illness(es) – sickness, disease, or any change in a pet's normal, healthy state, which is not caused by Injury to pet

Inherited – an Illness, disease or condition whose presence is determined by genetic factors

Injury – physical harm or damage to pet, caused by an Accident

Medically Necessary – medical services, Supplies or care provided to treat pets which are consistent with Symptoms or diagnosis, accepted as good veterinary practice standards, not for ease or convenience of pet owner or veterinarian, and consistent with proper supply or level of services which can be safely provided to pets

Pre-Existing Condition – an Injury or Illness* which occurred, reoccurred, existed, or showed Symptoms whether diagnosed and/ or treated by a veterinarian for time period specified above prior to Effective Date or during Benefit Waiting Period

Supplies – any item that is Medically Necessary and provided by veterinarian that is safe and effective for its intended use, and that omission would adversely affect the pet

Symptoms – first departure from normal function or feeling which is noticed by Insured or Insured's veterinarian, reflecting presence of an Injury or Illness*

Treatment – any laboratory test, x-rays, medication, surgery, hospitalization, nursing and care provided or prescribed by a veterinarian

**Illness is not covered under Accident Only*

Summary of Exclusions

- Treatment not medically necessary or considered experimental or performed prior to Effective Date or during a Benefit Waiting Period -- For Accident Only plans, treatment, services, and Supplies resulting from Illness regardless of the cause.
- Pre-Existing Conditions including, but not limited to a Bilateral Condition, presenting on one side of body (i.e., a cruciate tear in left leg that showed Symptoms prior to Coverage Period or during a Benefit Waiting Period, a subsequent cruciate tear in right leg will be considered Pre-Existing)
- IVDD (Intervertebral Disc Disease) if diagnosed, treated, or showing Symptoms prior to Coverage Period or during a Benefit Waiting Period and any further episodes of IVDD or any future occurrence of this condition
- Services not performed by or under direct supervision of a licensed veterinarian
- Conditions related to racing, security, law enforcement, working dogs and organized fighting, including intentional acts, neglect, or deliberate endangerment
- More than one Injury per coverage period arising from a repetitive and specific activity or similar activity that has previously occurred (i.e., foreign body ingestion, dog fights and toxin ingestion)
- Missed appointment fees, training, and cost of treatment for failure to follow veterinarian's recommendations
- Natural supplements and vitamins
- Obesity unrelated to an underlying medical condition
- Transportation costs, including but not limited to non-emergency ground or air pet ambulance, and emergency air pet ambulance
- Treatment of breeding, pregnancy, whelping or queening, including complications

Accident Only – per Covered Pet

Frequency: Monthly – 12

$8.82

SEMI-MO: **$4.41**

If a pet is 11 years of age or older, they are not eligible for coverage under this plan.

Accident & Illness – per Covered Pet

Frequency: Monthly – 12

		Adult Weight in Pounds	
	Age	0 - 90+	
Dog	Age 0 - 10	$56.49	*SEMI-MO:* ***$28.25***
	Age		
Cat	Age 0 - 10	$28.34	*SEMI-MO:* ***$14.16***

Employer Group Pet Insurance policies are administered by PetPartners, Inc. and underwritten by Independence American Insurance Company (rated A- "Excellent" by A.M. Best), with offices at 11333 N. Scottsdale Rd, Suite 160, Scottsdale, AZ 85254. PetPartners, Inc. (CA agency #OF27261) is a licensed insurance agency located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617.

For complete benefits, exclusions, and other details, which may vary by state, please refer to Certificate of Insurance form (which may differ by state): Group Pet Insurance Accident & Illness Coverage – IAIC GPI CERT AI 0321 and Group Pet Insurance Accident Coverage – IAIC GPI CERT A 0321

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About PetPartners, Inc.

Headquartered in Raleigh, NC, PetPartners offers pet health insurance in all 50 states of the United States, underwritten by Independence American Insurance Company (in WA by American Pet Insurance Company). Since 2003, PetPartners has been the exclusive provider of pet health insurance protection to registrants of the American Kennel Club through the AKC Pet Insurance brand. Coverage administered by PetPartners provides access to the quality of medical care your pet needs, through the licensed veterinarian of your choice. Please visit www.petpartners.com for additional information.

About Independence American Insurance Company:

Independence American Insurance Company is domiciled in Delaware and licensed to write property and/or casualty insurance in all 50 states and the District of Columbia.