

### How long are my waiting periods?

A waiting period refers to the amount of time after your start date before coverage is provided. There are no waiting periods for accidents and illnesses. There is a 6 month waiting period for cruciate ligament events and any related conditions. Routine care plans can be used the day after you enroll.

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

You may enroll your dog or cat at any time. 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 BestBenefit plans include coverage for periodontal disease and other dental issues if proper preventative care as outlined in the policy document has been performed.

### 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 login 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 claims quickly and send reimbursements as paper checks or free direct deposit - your choice.

### How fast will I receive my reimbursement?

If you choose 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 BestBenefit 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.

*Pet insurance is administered by Pets Best Insurance Services, LLC and is underwritten by American Pet Insurance Company, a New York insurance company. Please visit [www.americanpetinsurance.com](http://www.americanpetinsurance.com) to review all available pet health insurance products. Terms and conditions apply. See policy for details.*