Aflac Pet Insurance

POWERED BY trupanion™

For organizations with 1,000+ members



Pets are family too.
Be there when they need you most

Company overview

Trupanion exists to help responsible pet owners budget for their pets' care. For more than 20 years, we have been working tirelessly to become the world's undisputed authority in providing medical insurance for cats and dogs.

600,000+ members

Over 20 years

Over a billion paid in claims

What is medical insurance for pets?

Pet insurance is designed to cover unexpected injuries and illnesses related to your pets' health. Having coverage means that pet owners can get the care they need based on their veterinarian's recommendation, rather than the cost of the treatment. While traditional pet insurance may not offer any coverage for preexisting conditions, our unlimited plan was designed to step in and exclusively cover eye allergies and skin irritations your pet may already have experienced.

What species does your plan cover?

The entire suite of Aflac Pet Insurance, powered by Trupanion, products covers dogs and cats that enroll prior to the pet turning 14 years old. Once enrolled, your pet is covered for life.

The claims process from start to finish

Traditional insurance is a reimbursement model. The pet owner pays for the entire cost of care and then submits a claim, which then may take several weeks to get a portion of the claim paid back. Aflac Pet Insurance, powered by Trupanion, may utilitze Trupanion's proprietary software to pay the veterinarian directly in a matter of minutes.* Which means you don't have to wait to be reimbursed. In the event a veterinarian does not have our software installed, members can submit their invoice in one of three ways:

i. Submit through your online account.

ii. Email our claim form and your invoice to MyPetClaims@Trupanion.com.

iii. Send to us through mail.
Claims Department
6100 - 4th Ave S.
Seattle, WA 98108-3234

Reimbursement Model

Traditional reimbursement model: Pet owner pays 100% at time of visit



1 Hospital visit
2 Billing
3 Payment at time of checkout
4 Fill out claim form
5 Signature
6 Send claim form
7 Request medical records
8 Approval
9 Send Check
10 Reimbursement

Trupanion's vet direct pay claims process: Pet owner pays 10% at time of visit**



1 Hospital visit
2 Billing
3 Payment at time of visit

Available at participating hospitals.
***Pet owner may also have to pay a deductible and any costs that aren't covered.*

Aflac has partnered with with Trupanion to offer three distinct plans only available through employers to give employees the flexibility to choose the perfect fit for their family.

What is covered?		Accident Only	Basic Accident & Illness	Unlimited Accident & Illness no caps on payout amounts or number of claims
Annual Max		$10k	$10k	Unlimited
Deductible		$75 / $250 / $500	$75 / $250 / $500	$75 / $250 / $500
Payout		90%	90%	90%
Rider Included		No	Optional Rider	Optional Rider
Telehealth		No	Yes	Yes
Cover PreEx Allergy/Dermatitis/Otis		No	No	Yes
Exam Fees		No	No*	No*
Waiting Periods	Accident	No waiting period	No waiting period	No waiting period
	Illness	N/A	No waiting period	No waiting period
	Cruciate Tears	N/A, not covered	N/A, not covered	6 months
BASIC SERVICES**				
Diagnostics		Yes	Yes	Yes
Allergies		No	Yes	Yes
Cuts and Scrapes		Yes	Yes	Yes
MAJOR SERVICES**				
Cranial Cruciate Repair		No	No	Yes
Hip Dysplasia		No	Yes	Yes
Cancer		No	Yes	Yes
Foreign Body Ingestion		Yes	Yes	Yes

**Optional Rider includes some coverage.*

***Pre-exsisting coverage will be adjudicated per selected policy. Pending pre-exsisting conditions, FBI, and Giardia will be subject to review per our policy.*

SCENARIO			
Pet Vehicle Impact Injury; bi-lateral broken legs, internal injuries	Charge: **$11.4k**	Out of pocket: **$1,400**	Paid onsite: **$10,000**

Support.

24/7/365 means that Aflac Pet Insurance, powered by Trupanion, products provide assistance with any operational or policy questions, pet owner support, and 24/7 teleheath veterinary support.



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Contact your HR Department or Aflac representative to learn more.

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Z2101217 Exp. 11/22 PW066-1221