



## GOOD TO KNOW: What is Continuity of Coverage?

### Did you know, you can continue covering your dog or cat under an individual policy if you are no longer eligible under your employer's Group Pet Insurance Plan (administered by PetPartners)?

#### How does Continuity of Coverage work?

You don't have to lose coverage for your pet(s) if you are no longer eligible for Group Pet Insurance policy coverage under the current group plan. When you choose to continue coverage for your furry family members with an individual policy with PetPartners, you will receive credit toward waiting periods on your new individual policy for the time your pet(s) were covered on the group policy.

#### What do I need to do?

Simply call PetPartners at 800-956-2495 or go online at [www.petpartners.com/enroll](http://www.petpartners.com/enroll), and enroll in an individual pet insurance plan with an effective date that coincides with your group pet insurance cancellation date. This ensures credit for the time your pet was covered under the group plan is applied to the new individual plan.

The credit is important because it counts towards satisfying any waiting periods, so that you don't have to start anew. For example, if your pet has met the 12-month waiting period for pre-existing condition coverage while insured under the Group Pet Insurance policy, then they will not be subject to these waiting periods under the new individual policy. Partial credit will be given for pets covered under the Group Pet Insurance policy for less than 12 months. Just be sure there is no lapse in coverage, meaning no time gap between the two plans, to qualify for continuity.

#### What else do I need to know?

- ✔ Check to make sure there weren't any days without coverage while transitioning from the group pet insurance to your new individual policy.
- ✔ After you enroll in an individual policy, email PetPartners at [help@petpartners.com](mailto:help@petpartners.com) and let them know you were a former Group Pet Insurance participant.

Questions?

Contact PetPartners at  
800.956.2495

**petpartners**   
The New Standard in 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 485 Madison Ave. 14th Fl., New York, NY 10022. PetPartners, Inc. (CA agency #OF27261) is a licensed insurance agency located at 8051 Arco Corporate Drive, Suite 350, Raleigh, NC 27617. Eligibility restrictions apply. Terms and conditions may apply. See policy/certificate for details on coverage, terms, limitations and conditions. Pre-Existing condition coverage may require 12-month waiting period. Waiting period may be waived for groups over 200 employees or with prior coverage for Accident & Illness plans. Participation in this plan is voluntary and not subject to ERISA.