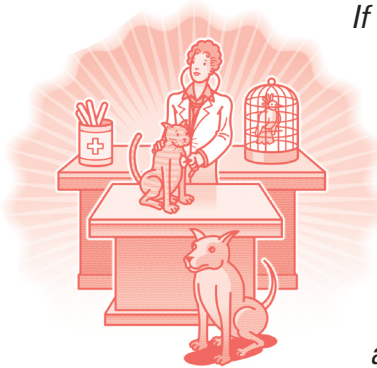


# Pet Services

Keep your pet healthy and happy with savings on veterinarian service, insurance, and pet-related products.



*If your pet is ill or has an accident, the last thing you want to think about is money. AFSCME Advantage Pet Services is the answer! We offer two money-saving programs: Pet Insurance and Pet Savings. The programs are available to all dues paying union members, retired members and their families.*

## Union Plus Pet Insurance — A Policy to Meet Every Need

AFSCME Advantage Pet Insurance offers a variety of flexible programs with premiums and deductibles that will fit into your household budget. By selecting a comprehensive accident and illness policy, you can make sure your pet always has access to complete veterinary care. Pet insurance can make sure that no matter the illness or accident, you are financially prepared for the medical attention your pet needs. All breeds of cats and dogs are accepted with products that cover animals from 8 weeks of age, when minor accidents are more common, all the way through to old age when chronic illnesses become more prevalent. Coverage for pets will not change or cease as your pet ages.

## Pet Savings Program— Save Up to 25% off Veterinarian Services

The AFSCME Advantage Pet Savings program is designed to provide savings for all veterinary services, including routine care and coverage for all animals. The program may be used in conjunction with traditional pet insurance to save you even more money on veterinary bills. With AFSCME Advantage Pet Savings, you will receive a 25% point-of-sale discount off all veterinary services at a growing network of veterinarians nationwide. The program also provides substantial discounts on other pet-related products and services such as grooming, boarding, and pet supplies. All pets qualify. Coverage starts as low as \$6.95 per month. The Union Plus Pet Savings program is not an insurance program.

### Who's Eligible?

All dues paying members, retiree members and their families.

### Member Access

To enroll in the Pet Insurance program call **1-866-473-7387**.

To enroll in the Pet Savings program call **1-888-789-7387**. Or enroll online for both at [www.afscme.org/advantage](http://www.afscme.org/advantage).

### Types of Services

Veterinarian services, insurance, routine care, and savings on pet products.

### Pet Insurance Program Advantages

- ★ Flexible plans that cover your pet's needs starting as low as \$17.95 per month.
- ★ All breeds of cats and dogs
- ★ No annual coverage limit
- ★ Additional discounts available

### Petango Online Store Advantages

- ★ Save 10% on pet toys, chews and food
- ★ Save 10% on mail-order prescriptions
- ★ AFSCME Advantage cardholders save an additional 5% on their purchases for a total 15% discount

### Pet Savings Program Advantages

- ★ Veterinarian discounts lower costs 25%. These savings can be used with pet insurance to further lower out-of-pocket expenses.
- ★ Save up to 50% on other pet services such as pet boarding, pet supplies, pet sitting, pet training and more.
- ★ 3 Month Trial Membership for \$1. Ongoing coverage starts as low as \$6.95 per month.

# Questions & Answers

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## How do I decide which program is right for me?

**AFSCME Advantage Pet Insurance** is designed to cover your pet in case of unexpected expenses from illness or accidents, **but does not cover routine care**. You may use your insurance at any veterinarian. **AFSCME Advantage Pet Savings** provides savings on any service **including routine care**. However, you must use a participating veterinarian. Members may participate in either program or select both to combine the coverage.

## PET INSURANCE

### After enrolling my pet into the program, can I still see my regular veterinarian?

Yes. If your pet is insured with AFSCME Advantage Pet Insurance you can use the veterinarian of your choice. Pet savings are limited to veterinarians in the program's network.

### How much are the deductibles with Union Plus Pet Insurance?

You can choose your deductible starting as low as \$100 per incident. Choosing a higher deductible will decrease your premium payments. Pet Insurance deductibles do not automatically increase as your pet ages. \$100 deductible (unless otherwise noted) per condition, regardless of the number of trips you make to the veterinarian. This deductible remains constant for as long as your policy remains in force.

### What are my payment options?

MasterCard, Visa, & Discover cards are accepted for annual or monthly payments. Monthly payments can be made by pre-authorized withdrawal from a checking account. Currently, MasterCard and Visa are accepted on the AFSCME Advantage pet insurance website. Checks and money orders can be used to make payments by mail for annual payments. Payments can be made monthly or annually. Monthly payments can be made through credit card or pre-authorized withdrawal from a checking account. Annual payments can be made through credit card, check or money order. Accepted credit cards include: Master Card, Visa and Discover Card.

## How do I make a claim?

After paying your bill from the veterinarian, you and the veterinarian must complete the appropriate claim form that comes with your policy. They will reimburse you for the payable amount of the adjusted claim minus the deductible. Just put a claim in the mail and within 5 business days of receipt of all the necessary information your claim will be processed. Simply submit a claim form completed by yourself and your veterinarian with itemized, paid invoices through fax, email or post. If you need additional claim forms you may order them. Claim forms can be accessed online or by calling **1-866-473-7387**.

## PET SAVINGS

### Are there any exclusions?

No, with AFSCME Advantage Pet Savings, you will receive a 25% discount off all veterinarian services. All you have to do is show your Pet Savings card at a participating veterinarian clinic.

### How much are the deductibles with Union Plus Pet Savings?

There are no deductibles; your discount is shown on your bill.

### What if I lose my ID card or my pet ID tag?

Just call **1-888-789-7387** or email [custserv@petassure.com](mailto:custserv@petassure.com) and we will send a replacement within two business days. There may be a \$5.00 replacement fee.

### Will this only save me on veterinarian care or are there additional savings?

AFSCME Advantage Pet Savings not only saves you money when you go to the veterinarian but you can save on other pet services and products from thousands of companies. After you enroll, you will receive a list of local and national pet companies that offer membership savings.

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[www.afscme.org/advantage](http://www.afscme.org/advantage)

American Federation  
of State, County and  
Municipal Employees,  
AFL-CIO  
1625 L Street, NW,  
Washington, DC 20036  
TTY: 202-659-0446