

FAQS

PROGRAM OVERVIEW

How do I become a member?

Find the subscription that best fits your needs here and complete the subscription form.

How much does it cost?

\$14.99 a month.

Do I get any incentive/rewards for subscribing?

Yes, you will earn 20% Cashback on your subscription. You will also be awarded 20% Cashback after each billing every month.

What is automatic billing?

An automatic billing date is a recurring payment that occurs every month, starting from the Membership Activation date. To view your next automatic billing date, go to the Wellness or Pet Advantage program page. Your Membership status and next billing date are available on the Program page.

How do I cancel my subscription or membership?

To cancel a subscription or recurring payment, click the Cancel Subscription button on the Wellness or Pet Advantage program page, and then click Confirm cancellation in the dialog box that opens. When the cancellation has been processed, we will send you a notification email that confirms the cancellation.

Do I get a refund after I cancel my membership?

No. The subscription program does not offer refunds or credits for subscription cancellations.

How can I edit my recurring payment method?

You can change the payment method that is associated with a subscription or recurring payment. To edit your payment method, first, edit your card, Expiration Month and Expiration Year, and then, click on the Update Subscription button on the Wellness or Pet Advantage program page.

How do I reactivate my membership?

You can reactivate your membership by completing the subscription form and entering a valid payment method. You will be charged a subscription fee and then the account will be reactivated.

PET ASSURE

What is Pet Assure?

Pet Assure is America's Veterinary Discount Plan and the company providing access to the veterinary network.

How much of a discount will I receive when I show the veterinary practice my Pet Assure card?

Participating Pet Assure veterinary practices will give you a 25% discount on all medical care provided in the office by the veterinary staff. **This includes:**

- Wellness Visits
- Sick Visits
- Dental Cleanings
- Dental Exams and X-Rays
- Allergy Treatments
- Cancer Care
- Diabetes Management
- Emergency Care
- Hospitalization
- Routine Care and Vaccines
- Spays and Neuters
- Surgical Procedures
- Tumor Removal
- Ultrasound

For a complete list, [click here](#).

For a list of exclusions, [click here](#).

What is not discounted?

Nonmedical services such as routine grooming and boarding, outsourced services such as blood work sent to a lab or an outside specialist, mileage fees, and products you take home such as medications and food are not discounted.

Please note: You cannot combine the discount with other discounts or service packages.

What are the exclusions?

Pet Assure has no exclusions based on age, breed or type of pet, and every in-house medical service is discounted. Pre-existing and hereditary conditions are also covered with Pet Assure. You can use the Pet Assure discount every time you go to the participating vet; discount usage is unlimited.

The discount does not apply to nonmedical services such as routine grooming and boarding, outsourced services such as blood work sent to a lab or an outside specialist, mileage fees and products you take home such as medications and food.

Please note: You cannot combine the discount with other discounts or service packages.

How long after I enroll can I start using Pet Assure?

Immediately! We will mail your Pet Assure ID card before your benefit start date. You can also log in to your account to download and print a digital card.

Do I need to file claim forms?

No, there are no forms to fill out or waiting for reimbursements. Show your Pet Assure ID card at the participating veterinarian, and the staff will instantly apply a discount to your bill.

Does Pet Assure have a lot of fine print?

No. Pet Assure is easy to use with no exclusions and no limitations. Participating veterinarians will give you the discount on all in-house medical services for all your registered pets, right at the time of service. No complications or exceptions!

VETERINARIAN INFORMATION

Where can I receive the Pet Assure discount?

Thousands of participating veterinarians nationwide honor the Pet Assure discount card. Enter your zip code **here** to find a participating veterinarian in your area.

Why do veterinarians give the discount?

Because they know that Pet Assure clients care about their pets. You receive quality pet care at a more affordable price, and the veterinarians gain new clients like you that are dedicated pet parents.

How do I ask a veterinarian to join Pet Assure?

To ask a practice to join our program, find the vet using our

zip code search and click the "Invite This Vet to Join Pet Assure" button. The program is free for practices to join.

If the practice you wish to refer is not listed, please complete this **form**.

Pet Assure vs. Pet Insurance. Why is the Pet Assure discount only 25% savings when pet insurance covers 70%–90%?

If the medical service is a "covered instance," pet insurance covers 70%–90% after you have met your deductibles. The fine print on these policies often limits or excludes hundreds of services. In their public disclosure to state insurance regulators, insurance companies report that for every dollar they receive in premiums they actually only pay out to their policyholders about 50 cents.

Pet Assure's veterinary discount plan is the pet insurance alternative with no deductibles and no exclusions. The Pet Assure plan more than pays for itself.

Can I use Pet Assure together with pet insurance?

Yes. Pet insurance can be a good option for some pet owners, but it has its gaps, and Pet Assure helps fill those gaps with the following:

Instant Savings – With pet insurance alone, you will pay for the veterinary service in full at the time of service and then file a claim. If you have Pet Assure as well, the veterinary practice will reduce the amount of your bill right at the time of service, before you pay.

No Deductibles – Pet insurance requires members to meet their deductible before they will cover any claims. Pet Assure has zero deductibles, and members start saving on veterinary services right away.

Denied Claims – Pet insurance rarely covers pregnancy, hereditary or pre-existing conditions, conditions that occur within the initial waiting period after you sign up for the insurance policy, and can limit or deny coverage for a variety of other reasons. If you have Pet Assure, you will still save on these medical instances.

How does pet insurance compare to Pet Assure?

For most Pet Assure families, Pet Assure saves much more than it costs. As stated by Consumer Reports, the lifetime cost of a pet insurance policy is typically much higher than what the policy pays out to the pet owner.

Premiums – Insurance premiums are typically \$400–\$1,200 per year for each pet. The most expensive Pet Assure plan is less than \$10 a month for each pet.

Deductibles – Most pet insurance plans have deductibles of \$100–\$500. That means that you would need to pay the amount of your deductible before insurance would start to pay for your coverage. With Pet Assure, you get savings from your first visit and on every visit; there is no deductible.

Pre-existing Conditions – If an insurance company decides that your pet contracted an illness or condition before you purchased

the policy, they deem it “pre-existing” and will not reimburse you for the associated costs. In addition, even if your pet develops a condition after you purchase the policy, the insurance company may refuse to renew the policy after the policy expires at the end of its year. Pet Assure covers pre-existing conditions, without exceptions.

Waiting Period – Most insurance plans have a seven- to 30-day waiting period, during which any illness will not be covered, and particular illnesses and conditions can have much longer waiting periods. If your pet contracts an illness during the waiting period, it will not qualify for insurance coverage, and now that the illness is a “pre-existing condition,” the illness will not be covered even after the waiting period. When you enroll in Pet Assure, you will get an email with a link that allows you to print a card for immediate use. **There’s no waiting period!**

Exclusions – Insurance policies can have as many as 200 exclusions for illnesses common to the breed, hereditary conditions and more. Many pet owners have discovered, after paying insurance premiums for years, that their first big claim is being denied because it “is inherent or prevalent in the breed.”

Wellness Visits – Most pet insurance plans either don’t cover wellness visits or cover it only if you buy an extra insurance rider. Wellness visits are included in the standard Pet Assure policy.

Payout Limits – Insurance policies usually have predefined payouts for common ailments, plus they have yearly and lifetime payout limits. Pet Assure usage is unlimited – you can use it as many times as you need to, regardless of the treatment costs.

Claim Forms – With insurance, you first need to pay your veterinarian in full, then file the claim with insurance, and then wait to be reimbursed. With Pet Assure, the veterinarian provides the discount right at the time of service!

WHISKERDOCS – A 24/7 TELEVET

Whether you’re worried about strange symptoms, your pet ingested something toxic, or wondering how to prepare your home for a new puppy, whiskerDocs® can help! whiskerDocs’ telehealth team of specialists have years of experience in helping pet parents make the best decisions for their pet’s health and well-being.

What is whiskerDocs?

A health and wellness support for pets of any age that is available 24/7 to help avoid unnecessary, expensive trips to the emergency room. Plus, they provide training and socialization tips, support about food, diet, and exercise, and an online library of articles and interactive self-help tools.

How does it work?

You can access the whiskerDocs 24/7 Pet Help Line anytime via phone, email, live chat or mobile phone. While whiskerDocs cannot diagnose a condition, they’re here to provide support for your valuable family member.

How do I use it?

Simply log in to the website and follow the link to whiskerDocs.

Does it cost anything to use?

No! As a member you have access to our team of telehealth specialists at no additional cost.