



# Senior Comprehensive

## Benefits

### Eligible Pet Ages

**Pets 10 Years and Older**

*Plan is renewable for the life of your pet.*

### Coverage Types

**Accidents and Illnesses**

*Routine Care for senior pets is included in the Senior Comprehensive plan.*

### Per-Incident Deductible

**\$100**

*You are responsible for this amount before benefits kick in.*

### Reimbursement

**80%**

*For covered expenses. If you're not sure whether a veterinary expense qualifies, check our exclusions.*

### Prescription Drug Coverage

**Included**

*Covered pet prescriptions are reimbursed at 80% after your \$100 deductible.*

### Routine Care Benefits

**\$125**

*Routine Care for senior pets is only included in the Senior Comprehensive plan, and not the Senior Accident & Illness plan.*

|   |              |
|---|--------------|
| <i>Vet Exam</i>                                     | <i>\$15</i>  |
| <i>Vaccinations</i>                                 | <i>\$25</i>  |
| <i>Prevention (Flea/tick, Heartworm, Microchip)</i> | <i>\$50</i>  |
| <i>Behavior Training</i>                            | <i>\$35</i>  |
| <i>Total per pet</i>                                | <i>\$125</i> |

### Supplemental Benefits

**Not available for Senior Comprehensive Plan**

*No supplemental benefits are available with this plan.*

## Limits

### Per-Incident Limit

**\$2,000**

### Annual Limit

**\$2,000**

## Exclusions

1. Preexisting conditions
2. Elective procedures, cosmetic surgeries, including but not limited to tail docking, declawing, skin folds, nail trims, and cropping of ears
3. Expression or removal of anal glands or anal sacculitis
4. Breeding or conditions related to breeding  
**A Breeder's rider is available to cover emergency C-sections, infection, eclampsia, and mastitis as it relates to breeding. Call 1-866-690-7387 for more details.**
5. Special diets, pet foods, vitamins, mineral supplements, grooming costs and bathing (including medicated baths)  
**A Prescription Food rider is available to cover special diets and pet foods. Call 1-866-690-7387 for more details.**
6. Treatment of external parasites such as fleas, lice and ticks and preventable internal parasites such as heartworms, hookworms, roundworms, tapeworms and whipworms
7. Orthodontics, endodontics and removal of deciduous teeth
8. Diagnostic tests and treatments for conditions excluded or limited by this policy and complications of conditions excluded or limited by this policy
9. Time and travel expenses to the vet or animal hospital
10. Illness or injury resulting from racing, coursing, commercial guarding or organized fighting of your pet
11. Congenital or hereditary defects or diseases  
**A Hereditary/Chronic/Congenital 25% or 100% rider is available to cover this exclusion. Call 1-866-690-7387 for more details.**
12. Continuous coverage of chronic and long-term conditions that manifested in a previous policy year  
**A Hereditary/Chronic/Congenital 25% or 100% rider is available to cover this exclusion. Call 1-866-690-7387 for more details.**
13. Behavioral problems or therapy
14. Routine tests or screens, teeth cleaning or polishing
15. Spaying/Neutering
16. Diagnosis or treatment of any/all cruciate ligament damage or rupture
17. Diagnosis or treatment of disc disease, regardless of the cause, during the first 6 months of the policy
18. Treatment of periodontal disease
19. Diagnosis or treatment of patella luxation or hip dysplasia
20. Treatment of foreign body ingestion, occurring more than once per policy year