

VPI[®] Pet Insurance

Affordable Pet Healthcare Coverage

Up to **15%**
discount on
multiple
pets*

Innovations in veterinary medicine mean there are more options than ever to keep your pet healthy. But if your pet becomes sick or hurt today, would you have enough saved to cover the expense? VPI Pet Insurance gives you access to the best care possible without straining your budget.

- ✓ Use any veterinarian worldwide—including specialists and emergency providers
- ✓ Benefits that renew in full each year
- ✓ Nation's oldest and largest pet insurer
- ✓ No additional charge for chronic care coverage
- ✓ No lifetime limits

SAMPLE REIMBURSEMENTS**

Medical Diagnosis	Veterinary Fee***	VPI Major Medical Plan Reimbursement (\$100 Deductible)	VPI Medical Plan Reimbursement (\$100 Deductible)
Vomiting (gastritis)	\$1,055	\$860	\$430
Bladder infection (cystitis)	\$767	\$667	\$415
Cruciate rupture—surgical repair	\$3,697	\$3,290	\$1,645
Cancer of the lymph nodes (lymphosarcoma)	\$4,320	\$3,230	\$1,615



Enroll today to receive a group discount!

State of Tennessee Employees

www.petinsurance.com/tngov

877-PETS-VPI or 877-738-7874





VPI® Plans

Are Designed to Fit Your Needs and Your Budget

Up to **15%** discount on multiple pets*

VPI Major Medical Plan

Typical monthly cost: \$27-37.

- Highest reimbursement for accidents and illnesses, including cancer
- Coverage for specified hereditary conditions
- Choice of deductible

VPI Medical Plan

Typical monthly cost: \$21-29.

- Moderate reimbursement for accidents and illnesses, including cancer
- Choice of deductible

Premiums vary based on the age of the pet, species, size (as an adult), plan type, deductible and state of residence



Injury, Feline SelectSM and Avian & Exotic plans are also available.

CareGuard® coverage can be added to any VPI Pet Insurance plan. Choose from two levels of no-deductible protection and get reimbursed for a wide range of preventive care.

Two levels of wellness coverage ▶	CareGuard Premier†	CareGuard Core‡
Wellness exam ‡	\$60	\$40
Vaccinations or titer	\$35	\$30
FeLV/FIV test or heartworm test	\$30	\$25
Fecal test	\$15	\$15
Deworming	\$20	\$20
Microchip	\$20	\$20
Flea and/or heartworm preventive	\$50	\$50
Blood screen or X-ray or EKG	\$50	\$50
Urinalysis or ERD	\$20	—
Dental cleaning or spay/neuter	\$100	—
Total benefits available	\$400	\$250

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* Rate discounts apply to the base medical plan only and are calculated as follows: Pet owners will receive additional 5% multiple-pet discounts by insuring two to three pets or a 10% discount on each policy for four or more pets.

** These are actual claims from VPI policyholders who were enrolled prior to the introduction of the VPI Major Medical Plan and VPI Medical Plan. Claims were reimbursed according to the respective plan in which the policyholder was enrolled at the time. Amounts shown here reflect what would have been reimbursed through the updated plans based on a \$100 annual deductible. Available deductible amounts are \$100, \$250, \$500 and \$1,000.

*** VPI does not determine the amount a veterinarian may charge; that amount will vary by region and veterinary practice.

† Amounts reflect total available annual reimbursement. No annual deductible. ‡ Split between two visits per term.

Underwritten by Veterinary Pet Insurance Company (CA) Brea, CA, National Casualty Company (all other states), Madison, WI, an A+ 15 rated company. 11GRP1422 ©2011 Veterinary Pet Insurance Company. Nationwide Insurance is a service mark of Nationwide Mutual Insurance Company.



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