

PetFirst Pet Insurance

Frequently Asked Questions

Coverage

What is pet insurance?

Much like health insurance for people, pet insurance helps shoulder the monetary burden that keeps your dogs and cats happy and healthy. Since they're members of the family, too, you want to provide them with the best care available when they get hurt or sick. As anyone who has ever had a kitten who swallowed a piece of string can tell you, costs for care and treatment can get expensive quickly, leaving you with hundreds or even thousands of dollars of veterinary bills. PetFirst pet insurance takes the financial considerations that come with accidents, injuries, and illnesses off the table so you can get your animals on the mend without sacrificing your peace of mind.

What is covered?

PetFirst covers veterinary costs that arise from your pet getting sick or injured. With our flexible plan coverage and unlimited lifetime benefits, we're ready to cover almost anything unexpected that happens to your pet. We cover both accidents and illnesses and hereditary, chronic, and congenital conditions. Accident and illness coverage covers diagnostic testing, hospitalizations, prescription medications, orthotic devices, exam fees and more. Hereditary, congenital and chronic conditions may not appear for years and they can be expensive to treat when they do. These concerns are covered by our pet insurance plans. If it's an accident or illness (and not pre-existing), our plans cover the diagnosis and treatment* of the condition, so you can rest easy knowing you can provide your animals the best care available. *We cover the treatment of any new illness or accident after your enrollment.

Are hereditary and congenital conditions covered?

Yes. When your pet is insured with a PetFirst Lifetime policy, they will have continuous coverage of any hereditary and congenital conditions that manifested in a previous policy year. This is our Lifelong Coverage Guarantee. If a hereditary, congenital or chronic condition and/or its symptoms are noted by your veterinarian before your enrollment, they are considered pre-existing and will not be covered by your PetFirst pet insurance policy.

Are chronic conditions covered by PetFirst pet insurance?

Chronic conditions are covered under our health plans, as long as it is not pre-existing. If you have questions about a specific illness that you're worried might affect your pet, give us a call so we can talk about the details.

Do you cover hip dysplasia?

Our priority is to offer you the best pet medical insurance for your needs, so we include coverage for hip dysplasia on our pet Lifetime Plan. Like any other health problem your pet may encounter, hip dysplasia

is subject to our 14-day illness waiting period. Unfortunately, if symptoms of hip dysplasia are in your pet's medical records prior to enrollment or if they appear during the 14-day waiting period, it will be considered a pre-existing condition and not eligible for coverage.

Are there any types of caps or maximum limits?

No! There is no maximum to your benefits and you will have coverage for the entirety of your pet's life without a payout cap. Our pet health policies have robust annual limits, which reset at the beginning of a new policy year. There are no per-incident limits on our Lifetime plans, so if you need to use the entirety of your annual limit all at once, you can.

Am I limited to a list of veterinarians in a network?

Not at all. You're free to use any licensed veterinarian in the United States, including emergency animal hospitals and specialists.

Does PetFirst cover alternative medicine/therapies?

Yes! If the treatment you choose is offered by a licensed veterinarian, alternative therapies are covered by your plan.

We have more than one pet. Do you offer a multi-pet discount?

Absolutely. PetFirst's Family Plans are designed for your multi-animal household. With this option, you can insure up to three pets under the age of ten with one plan for a fraction of the cost of insuring them individually. Our Family Plan policyholders save an average of thirty percent compared with maintaining separate individual policies for each pet. If you get a new dog or cat later, you can add him or her to an existing policy and transition to a family plan.

Do you cover routine wellness care?

We do, however, coverage for routine care isn't included in our pet accident & illness plans by default. It's easy to add a Routine rider for an additional fee, so visit our Routine Wellness Care Coverage page for more information.

What is not covered?

Since PetFirst is designed to cover unexpected veterinary costs, our pet insurance plans do not cover pre-existing conditions or routine/preventive care. However, coverage for routine/preventative care can be added to any of our plans by attaching our routine care rider to the policy.

Here's what isn't covered: routine exams; vaccines; titer testing; flea, tick and heartworm medications; deworming; nail trims; spaying or neutering; microchip implantation; grooming; routine ear cleaning; control of common parasites; anal gland expression, infection, abscess, or impaction; boarding; and behavioral training. Preventative dental cleanings aren't covered in our plans, but we do cover the treatment of periodontal disease. Some behavioral modification therapy may be covered under our Lifetime plans, too.

Download our plan exclusions for full list of items excluded from coverage.

[Lifetime Plan exclusions](#)

Pre-Existing Conditions

What is a pre-existing condition?

Pre-existing conditions are accidents or illnesses that have shown signs to be present prior to the start of coverage or during the waiting periods. A pre-existing condition means that the condition first occurred or showed clinical signs or symptoms (there doesn't need to be a diagnosis) before your pet's coverage started (including wait periods). A pre-existing condition can also be an injury or recurrence of an injury that occurred prior to enrollment or during waiting periods. Our pet insurance protects you against future conditions, and unfortunately no pet insurance company can cover pre-existing conditions.

How do you determine what will be considered "pre-existing"?

At PetFirst identifying a pre-existing condition is simple! If it's an accident or illness and the symptoms weren't present at the time of enrollment or during the waiting periods, the condition is eligible for coverage with us. Since we review each case and claim individually, keep in mind that pre-existing conditions may be eligible for review if your veterinarian hasn't observed any signs or symptoms for awhile.

Is my pet's congenital condition considered pre-existing?

If you or your vet are aware that your pet has a congenital condition before you enroll in one of our plans, PetFirst will consider that health problem pre-existing. Unfortunately, neither we nor our competitors can cover pre-existing conditions at this time.

There are dozens of congenital conditions that don't make themselves known for months or even years after your pet joins your family. PetFirst will help you navigate the financial landscape of these sorts of problems as long as your pet doesn't manifest clinical signs or symptoms before enrollment or during the waiting periods.

How do you know whether a condition is pre-existing for a recently adopted pet?

We'll request all the medical records available for your pet when you submit your first claim. Once we have your pet's veterinary records and adoption paperwork, we'll work with you and your veterinarian to figure out what pre-existing conditions your dog or cat may have.

Will a condition ever be considered pre-existing due to policy renewals?

Any approved claim related to a chronic condition will be covered under your policy for the lifetime of your pet, assuming you don't allow your coverage to lapse. Under one of these plans, a condition would only be considered pre-existing if it was present before you enrolled in a PetFirst Lifetime policy or if the condition manifested during the waiting period.

Pet Eligibility

Is there an age limit?

Nope. We believe that all dogs and cats, no matter how old, deserve to have pet insurance so there are no age restrictions for enrolling your senior pet. Pets ages 8 weeks and older are eligible for coverage on all of our plans.

Does my pet need a vet exam to qualify for coverage?

No. We don't require a veterinary exam to qualify for a PetFirst plan or for your coverage to begin.

When does my coverage begin?

Accident coverage begins next day, while there is a 14-day waiting period for illnesses, so your coverage will begin then. If an incident falls within this window, it will be considered pre-existing and won't be covered. Take a look at our section on pre-existing conditions for more specific information about waiting periods.

Is my coverage reduced for going to a specialist or emergency vet?

No. If you're referred to a specialist or you need to make a trip to an emergency hospital, you'll still be reimbursed like you were visiting your regular veterinarian. We'll cover any specialist fee or emergency fee as part of the exam fee, so don't hesitate to take your dog or cat to the right care provider for the job.

Do you offer any discounts?

Being a member of National Purchasing Partners allows you to receive a 10% discount on your pet's pet insurance premium.

Does my pet have to be spayed or neutered to be eligible for coverage? And do you cover spaying & neutering?

We're happy to provide coverage for dogs and cats that are spayed or neutered, but we offer the same high-quality care for those who aren't. We don't cover the cost of spaying and neutering in our plans, but we'll help with some of the costs if you have our routine 250 and 400 riders. You'll need to have those already in place in order to receive reimbursement for spaying and neutering.

Do you cover therapeutic or prescription pet food?

At this time, we do not offer coverage for prescription pet food unless you opt for the prescription pet food rider.

Do you cover supplements?

We don't cover supplements unless they're prescribed by your veterinarian. For example, we'll help you out with Denamarin, a commonly-prescribed liver supplement, and Cranadin, a cranberry supplement for UTIs, if your veterinarian has prescribed them. If your vet is recommending a supplement and you're not

sure if it's going to be covered under your PetFirst policy, give us a call and we'll help you determine if it is.

Do you cover cruciate surgeries?

With PetFirst cruciate issues are covered for the life of your pet after a twelve-month waiting period for our lifetime medical plan. We'll help alleviate your pet's pain by covering costs for bi-lateral cruciate and recurring cruciate injuries for your pet's entire life, providing there aren't any lapses in coverage.

If your pet had a cruciate injury during one policy year, then another in a subsequent policy year and the injury in question is unrelated or secondary to the previous injury, it's covered as long as the first wasn't determined to be pre-existing. If the condition is pre-existing or manifests within the 12-month wait period it will not be covered. The condition will not be covered if it is a result of a pre-existing leg/cruciate injury on the leg in question or the opposite leg. If your pet has a cruciate injury that is pre-existing, but then injures another leg after the 12-month waiting period, it will not be covered.

Do you cover treatment for parvo, giardia, or kennel cough?

Yes! As long as it wasn't considered pre-existing when you enrolled, it's covered.

Do you cover the costs of euthanasia?

PetFirst is committed to being your advocate through all phases of your pet's life, including euthanasia due to illness and injury if it becomes necessary. The only exception to this is if your pet is euthanized due to a chronic or pre-existing issue.

Is my pet covered while we are traveling?

Your pet is covered anywhere in the United States, so enjoy your travels knowing you'll be just as able to get affordable care beachside in Hawaii as you are at your home in Ohio.

Filing Claims and Getting Reimbursed

How do I file a claim?

It couldn't be easier to file a claim with PetFirst. Complete a claim form with your veterinarian, and send it to us along with an itemized invoice and your pet's veterinary records.

Claims may be submitted via email, fax or snail mail:

Email: SubmitClaim@petfirst.com

Fax: 877-281-3348

Mail: PetFirst Pet Insurance
Attn: Claims Department
One Quartermaster Court
Jeffersonville, IN 47130

Is there a waiting period before my coverage starts?

Yes. We have less than a 25 hour waiting period for accidents (midnight EST next day), which means that if you sign up on Monday, and your cat falls out of a tree on Tuesday, you can take her to the vet and be reimbursed for her care. There's a 14-day waiting period for illnesses, so if your puppy gets an ear infection a few weeks after you've joined the PetFirst family, we'll be able to help you with the associated costs.

There's a 12-month waiting period for cruciate ligaments and disc disease.

What should I expect in the event of an accident or illness?

When your pet is sick or hurt, the last thing on your mind should be how to pay for it, so we're here to take that off your plate and make it easy to help your dog or cat get on the mend. Visit your licensed veterinarian, specialist, or emergency animal hospital and get your pet the help it needs. Pay for the treatment, then complete and send the claim, vet records from the visit and itemized receipt to us. You can do this via email, fax (877-281-3348) or mail.

While your pet is recuperating, we'll work on getting your claim through our system. We process all claims within 30 business days after we get all the information we need from you and your veterinarian. To help speed things along, please request your pet's full medical records, including veterinarian's notes and adoption records, be faxed or emailed to us. If we still need more information, we'll get in touch. Once we have everything we need from you and your veterinarian, we'll get you reimbursed within 30 business days.

Should I bother to file a claim if my bill is less than my deductible?

Yes. Since our deductible is on a per incident basis, you should always file the claim. Even if the first one is below the amount of your deductible, it will reduce the amount of the deductible you're responsible for if there's another visit or more treatment necessary for this particular illness or injury. Once your deductible has been met for this specific problem, you're covered for the life of your pet's policy for that condition under any of our plans. Lifetime policies will also insure hereditary, chronic, and congenital conditions year after year, not just accidents and illnesses. We don't penalize anyone for claim submission.

What should I expect after filing a claim?

The PetFirst way is to keep our lines of communication as open and simple as possible. After all, you want to focus on helping your pet get healthy!

After you file a claim, we'll send you an email confirming we've received it. If you don't get this email within 72 hours, give us a call or send us an email to make sure we got it. If we have follow up questions, we'll get in touch. If you're missing any information from your claim, we'll send a clear, concise email to let you know what we still need from you before we can begin processing your claim. Once we've processed your claim, we'll send you an email to tell you that the claim processing is complete and that you can check its status on your MyPets account.

Your reimbursement check should arrive in your mailbox within ten business days from the date on which

we processed your claim.

How can I contact PetFirst about a claim?

If you have questions, you can call our customer service team at 866-937-7387 or email us at submitclaim@petfirst.com. We're available Monday through Friday, from 8am to 9pm EST, or Saturday, from 10am to 6pm EST. We're always happy to answer your questions and help you find the information you need.

Where can I get a claim form?

You can [download a claim form here](#) or you can call us at 855-270-7387 to request one.

How is reimbursement calculated?

We calculate your reimbursement based on your veterinary bill. After we get all the paperwork, we'll determine the total of the covered treatments and subtract your per-incident deductible, if applicable. That number gets multiplied by your reimbursement rate. For example, if your pet received \$1,200 of covered treatments and you had a \$100 incident deductible and a 90% reimbursement amount, you'll receive a check for \$990 from us.

$$\begin{aligned} &(\text{Vet Bill} - \text{Deductible}) \times \text{Reimbursement Rate} = \text{Amount Reimbursed} \\ &(\$1,200 - \$100) \times 90\% = \$990 \end{aligned}$$

For claims related to a previous injury or illness, you'll have to meet the per-incident deductible. The per-incident deductible applies to related illnesses and injuries regardless of when they occur, provided you haven't had lapses in coverage and the problem isn't a pre-existing one. Either way, this formula for reimbursement and our "no lifetime payout limit" policy helps you get more back over the life of your dog or cat.

How do I get paid when my claim has been approved?

Keep an eye on your mailbox! We'll send you a check in the mail.

How long will my first claim take to process once I file it?

At PetFirst, we strive to get your claim processed within ten to fourteen days after we receive all the documentation we need from you. If it's your first claim, we'll need your pet's complete medical history as well as notes from all the veterinarians your dog or cat has visited in the past, like specialist, veterinarians you no longer see, or visits to emergency animal hospitals. This can take ten to fourteen days, depending on where you live and how much information is available. Once we have your pet's records on file, we'll start the process of getting you reimbursed.

Managing Your Policy

Why didn't I get my policy documents in the mail?

PetFirst is committed to being as green as possible, so we don't send things through the mail if it's avoidable. All documentation will be sent to the email address you gave us when you enrolled. If we don't have an email address on file, we'll send it by mail. You can always view your policy documents and claim forms on our website by logging into your MyPets account, located under the "[My Account](#)" page at the top of this site.

To view your policy documents, click on "My Account" link at the top of the site. Log in with the email address associated with the policy and your password. [Click here if you've forgotten your password.](#)

If you aren't getting the emails you need, check and see if you've added info@petfirsthealthcare.com and petfirstfamily@petfirst.com to your address book or safe sender list.

Still having trouble? Send us an email or give us a call and we'll see if we can help troubleshoot.

What is a deductible, and how does it work?

A deductible is the amount of your veterinary bill that you'll need to cover before we enter the picture. PetFirst's deductibles are per-incident, meaning that number will apply to each accident and illness your dog or cat has. Once the deductible has been met, we'll cover up to 90% of all future costs associated with that incident. Your amount to be reimbursed depends on the percentage you choose-- 70%, 80% or 90%.

After I enroll can I change my deductible or reimbursement level?

Absolutely. You can raise or lower your deductible or reimbursement level at any time. If you decide to do this, just call us at 866-937-7387 to make changes. There's no lead time for raising or lowering your rates or levels, so the changes will become effective immediately.

Can I change my deductible? Are there penalties for doing so?

Feel free to change your deductible as often as once a month without penalties, though keep in mind that any conditions that were previously covered would be subject to the higher deductible. Since our policies deductibles are per-incident, once it's met for a specific illness or injury, that deductible is no longer required and we're able to cover up to 90% of all future claims related to that concern, depending on the percentage reimbursement selected on your policy. Questions about changes in your deductible? Contact a PetFirst representative to get them answered.

Can I upgrade or downgrade my plan coverage?

Yes, you can! If you decide to upgrade, you'll be subject to a new 14-day illness waiting period, but there won't be a penalty for changing your plan. There are no new wait periods for downgrading coverage. When you increase your limit, keep in mind that any conditions that developed under your old limit will be covered at the limit from the policy year in which that condition developed. If you lower your plan's limit, the condition will be covered at the lower limit.

What is MyPets? How do I manage my account online?

MyPets is PetFirst's policy management system. It allows you to view the details of your policy, monitor the status of claims, and update your billing information. [Access the MyPets portal.](#)

Our customer care commitment

We strive to help provide you with a helpful, humane road map so you can navigate the financial terrain of your pet's healthcare. Our top priority is making sure our policyholders have the information and resources they need when their four-legged family members are sick or hurt. PetFirst is committed to giving you the peace of mind that comes from taking monetary considerations off the table in conversations about your pet's medical needs. Sleep well knowing that we're going to guide you through every phase of your pet's life.

If you ever have any questions or concerns, please don't hesitate to email or call us.

Billing Questions

What is the 14-day money back guarantee?

At PetFirst, we strive to make pet health insurance coverage affordable and helpful, but we realize it isn't always for everyone. That's why we invite you to try out our service for fourteen days to test drive the peace of mind you experience knowing that your pet is protected from illness and injury. If it isn't for you, let us know, and we'll issue you a full refund as long as you cancel during the first fourteen days of your policy and you haven't submitted any claims.

How does the 10% discount work?

The 10% discount will automatically be applied online or when you enroll through our call center. The 10% discount is applied to the total annual price, which is then broken down monthly if you choose to pay on a monthly basis.

How do I pay for pet insurance?

We accept Visa, Mastercard, Discover, and American Express. Your premium will be charged to your credit card or auto-drafted from your bank account each month.

How do I update my billing information?

Log into your MyPets account and click "Edit" next to the billing information heading and make the necessary changes. You can also call us at 866-937-7387 Monday through Friday, 8am to 9pm or Saturday 10am to 6pm EST and we'll help you get your new information into our system.

When will my payments be charged?

When you choose to pay monthly, your premium will be charged to your debit or credit card each month on the same date that your policy when into effect. For example, if you joined the PetFirst family on

September 15th, your premium will be charged on October 15th, November 15th, and so forth.

If you opt to pay annually, your payment will be charged to your debit or credit card when you enroll in a plan, and then two weeks before your policy renewal date each year.

What payment methods do you accept?

We accept debit and credit cards - VISA, Mastercard, Discover, and American Express. There are no processing fees if you opt for one annual payment, but each recurrent monthly payment is subject to a \$2 servicing fee.

Will my policy automatically renew each year?

Yes. Your policy will renew each year unless we don't receive payment, your method of payment fails within a month of your automatic renewal, your pet dies, or you ask us not to renew your plan for whatever reason.

How do I renew my policy if it has expired?

Give us a call at 855-270-7387 and one of our representatives will help you renew your policy.

My dog is a rescue and we don't know her age. How do you determine the premium without a definite age?

We'll base pricing on the attending veterinarian's best estimate of the pet's age.

Will my premium increase over the life of my pet?

When we set your premium, it will be partially based on your pet's age because older animals tend to need more care than younger ones. Even though your premium will increase slightly as your pet goes from puppy to senior, we won't penalize you with higher rates for making claims.

What happens if an insured pet is given away or changes owners?

We'll be happy to help you transfer coverage to a new owner, and we promise to make the process as painless as possible. We'll update the account and billing information after we talk to you and to your pet's new guardian.

I've decided we don't need coverage for my pet. How can I cancel my policy?

We hate to see you go, but you can cancel your policy at any time. Complete the policy **cancellation form** and send it to us via email, fax, or mail. Notices received via email must be sent from the email of record on the policy.

Other Questions

What is hip dysplasia?

Hip dysplasia is a painful genetic disorder in which the ball and socket of an animal's hip joint don't properly fit together and are only loosely fitted. Common in many breeds of cats and dogs, it can cause significant pain and even lameness. Hip dysplasia is most common in larger dogs, though small breeds and cats can be harmed by this condition, too. When you insure your pet with one of our [Lifetime policies](#), we'll help pay for the costs associated with hip dysplasia.

What are hereditary and congenital conditions?

Hereditary conditions are inherited diseases or disorders. They plague certain breeds of dogs and cats and are passed down from your pet's parents to your pet. These illnesses are diverse, ranging from very serious to nearly benign.

A congenital condition is an ongoing health concern that isn't genetically linked but developed while your pet was in utero. These can include things like cherry eye and hip dysplasia, though congenital conditions take countless forms.

PetFirst is proud to offer coverage for all congenital and hereditary conditions on our [Lifetime plan](#) as long as they aren't pre-existing at the time your policy begins. Not sure if your pet's illness or injury is hereditary or congenital? Ask your veterinarian or check with a PetFirst representative.

What are chronic conditions?

We consider a chronic condition to be any health concern that will require long-term treatment. Chronic conditions are everything from allergies to arthritis, diabetes to glaucoma and are covered on our [Lifetime plan](#) as long as they are not pre-existing to the policy. Not sure if your pet has a chronic condition? Ask your veterinarian for more information or consult with a PetFirst representative if you have questions.

What classifies as routine and preventive care?

PetFirst considers the following to be routine or preventative:

- Routine examinations like annual vet exam, routine tests or screens
- Vaccines
- Teeth cleaning or polishing
- Nail trimming, declawing, dewclaw removal, tail docking, ear cropping
- Microchipping
- Preventive treatments and diagnostics for, or conditions relating to, preventable parasites, including but not limited to heartworms
- Treatment of external parasites such as fleas, lice, ticks and preventable internal parasites such as heartworms, hookworms, roundworms, tapeworms and whipworms
- Removal of deciduous or "baby" teeth
- Spaying and neutering
- Anal gland expression

- Behavior training

Our plans do not provide coverage for preventive care, but you can add a **Routine Care rider** to any policy and greatly increase your coverage for many of the conditions and concerns listed above.