

## **Handelman Insurance Advisors, Inc.**

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Enclosed please find information about a very exciting Voluntary Employee Benefit...

### **“Pet Assure” Pet Health Plan**

Your employees can elect to participate in this plan at their own cost, to be paid via Payroll Deduction. By offering this benefit:

- Employees pay their own premiums
- No minimum participation required
- Lower premiums than individual plan
- Includes all pets in the household
- No shipping and processing fees

*Please contact us with any questions, or to arrange to offer this plan to your employees...*



**Show your employees you've thought of every way to protect their entire family.**

Here is a *simple* and *cost-free* way to enhance your employee benefits package! Sixty-three percent of U.S. households have one or more pets and consider them to be a part of the family. In fact, more people now have pets than wear eyeglasses! There are approximately 120 million cats and dogs in the U.S. whose owners spend, on average, \$1,800 for veterinary care, pet services, and supplies each year.

A strong benefits package is what sets your company apart from other employers. Providing this unique benefit shows your employees that you care about their personal needs, which will improve morale and increase productivity. In short, they will have greater satisfaction working for your company. Research has shown that pet owners are generally happier, less stressed employees. Pet Assure will help them protect their pets and cut their pet care expenses significantly. We partner with hundreds of employers, such as AOL, Delta Airlines, Home Shopping Network, and Red Bull North America who provide Pet Assure's discounted plan pricing to their employees.

**What is Pet Assure?**

Established in 1995, Pet Assure is the #1 *alternative* to pet insurance. Pet Assure is a discount program that enables members to save money on pet medical care, products and maintenance supplies, and many services catering to pets. Since Pet Assure is non-insurance, there are no headaches or fine print that one would find with insurance policies. And even better – no pet exclusions!

**Why Offer Pet Assure as a Voluntary Benefit?**

- Pet care programs are one of the most requested voluntary benefits by employees
- Ease of administration – no hassle or cost for your company – no participation requirements
- Adds unique value to your existing benefits package
- Increase employee morale and loyalty knowing that you care about every member of their family
- Payroll deduction is simple to administer and simple for your employees
- Save your employees hard earned money through Pet Assure's discount programs

**What are the Benefits for Employees?**

- Immediate savings of **25%** on veterinary medical care
- **5-35%** savings on pet products and supplies
- **10-35%** savings on pet services such as boarding, grooming, training, etc.
- 24-hour Lost Pet Location & Recovery Service
- Membership rate discounts through their employer – lowest rates on pet benefits in the industry
- Any type of pet with absolutely no exclusions
- No claim forms or waiting for reimbursements. Savings are instant!
- Peace of mind that they can more easily afford to care for their pet

We have over 150,000 members nationwide, and have enrolled dogs, cats, birds, ferrets, rabbits, goats, horses, pot-bellied pigs, reptiles and tortoises!

Please review the more detailed information that follows on our simple, yet exceptional plan. If you have any questions, please do not hesitate to reach me at 732-987-3779 or tv@petassure.com.

Looking forward to working for you and your employees!

*Tina Valgemae*

Tina Valgemae  
EVP Corporate Development

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## Program Overview

### Veterinary Care

Pet Assure members receive a 25% discount from participating in-network vets on billed veterinary medical services right at the time of the visit. Because Pet Assure is not pet insurance, there are no claim forms, deductibles, or waiting for reimbursements. The discount is applied to the bill upon checking out when members present their Pet Assure Membership Card. Instant savings with no paperwork, no deductibles, and no hidden fees. NO WORRIES – simply savings!

#### Discounted services include:

- Office visits & exams
- All vaccines
- X-rays
- Any elective procedure (e.g., dental care)
- Any surgeries (e.g., spay and neutering)
- Hospitalization
- And more!

Network providers are available in all 50 States, Washington DC, and Puerto Rico.

There are no exclusions with Pet Assure. All pets are eligible regardless of type, age, health status, previous health history, or any health related conditions that may arise in the future.

With the Pet Assure program, there is no annual usage limit. The discounts are available to members as long as they remain active.

#### *Please Note:*

Discounts on food and flea products, low margin medications, non-medical boarding and grooming, and any outside services, such as lab work or outside specialists, are not discounted at the vet's office. For these items, Pet Assure members can still find them at a discount through our network of participating retailers.

### Retail Discounts

Every Pet Assure member receives savings from our national and local networks of participating retailers on items such as food, supplements, medications, toys, kitty litter, boarding, grooming, pet sitting, training, other services, and so much more. The possibility for savings is endless!

### Lost Pet Recovery Service

PALS, the Pet Assure Locator Service, has reunited thousands of lost pets with their families. Each pet included in every membership receives a Pet ID Tag to identify him/her electronically in our system. Each tag is imprinted with a unique identification number that corresponds with your pet's information. In the event a pet becomes lost, the finder can easily locate the tag on the pet's collar and call the PALS Hotline. Our 24/7 service staff begin calling each emergency contact listed in the account to get the pet back to his/her family safely and swiftly.



#### Sample ID Tag

*\*Please note that the owner's personal information is omitted from the tag*



## Employee Benefits - Group Pricing - Unlimited Family Plan

Covering all the pets in the household for one low price!

### Full Pet Assure Program

Number of Eligible Employees	Monthly
Less than 2,000	\$9
2,001-9,999	\$8
10,000 +	\$7

*Effective January 1, 2010*

- Includes all pets in household with no shipping & processing fees
- Rates quoted are based on a twelve-month term payroll deduction
- Rates are based on the total number of eligible employees
- Eligibility requirements are determined by the employer
- There are no minimum enrollment requirements
- Fulfillment materials will be supplied by Pet Assure
- Membership cancellations accepted after ninety days
- Program is for non-commercial use only

### Standard Direct to Consumer Pricing (For Comparison Only)

Regular Member	Monthly	Annual
Single Pet	\$9.95	\$99
Family Plan up to 4 pets	\$13.95/mo + \$2/each additional pet	\$149 + \$20 for each additional pet
Pet Assure Lite <sub>1</sub> Single Pet	N/A	\$24.99
Pet Assure Lite <sub>1</sub> Family Plan	N/A	\$39.99

- All Direct to Consumer plans have a \$5 shipping & processing charge.
- Direct to Consumer monthly plans also have a \$10 start up fee.