



Nationwide®
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Your pet insurance plan summary.

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[Your selected coverage for Zuma, Arabella & Rue](#)

[Major Medical Plan benefit schedule](#)

This quote was created on May 04, 2020.
1-800-874-0651 • petinsurance.com

This Policy Summary is not an actual policy. Quoted amounts are for policy premium and eligible discounts only. Total cost may vary due to applicable fees and state surcharges. Per paycheck pricing is based on a 26 pay period per year cycle; your pricing may vary depending on the payment schedule of your employer. Your final total may vary based on your pet's detailed information and the plan options you select. Plan type and benefits are subject to state availability. Pre-existing conditions are not covered by our policies. Pre-existing condition means any condition that began or was contracted, manifested, or incurred before the effective date of the policy, whether or not the condition was discovered, diagnosed, or treated. All applications are subject to Underwriting approval. Read your policy for complete coverage details. Insurance plans are administered by Veterinary Pet Insurance Company in California and DVM Insurance Agency in all other states. Underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH, an A.M. Best A+ rated company (2017); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2017). Agency of Record: DVM Insurance Agency. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2018 Nationwide.



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Plan Summary for Zuma.

About you & your pet:

You live in Tennessee, 37406 with your 5-year-old Mixed- Medium Hair, named Zuma.



Your selected coverage:



major medicalSM
\$250 annual deductible

- Set benefit amounts
- Accidents & injuries
- Limited hereditary coverage
- Cancer
- Use any vet
- Specialized & ER coverage included

unlimited annual maximum

\$14.92/mo.

Your monthly premium: **\$14.92/mo.**

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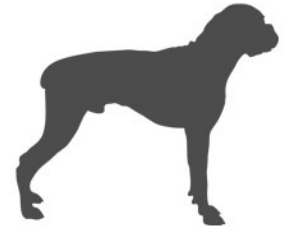


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Plan Summary for Arabella.

About you & your pet:

You live in Tennessee, 37406 with your 4-year-old Mixed (Large 51-110 Lbs.), named Arabella.



Your selected coverage:



major medicalSM
\$250 annual deductible

- Set benefit amounts
- Accidents & injuries
- Limited hereditary coverage
- Cancer
- Use any vet
- Specialized & ER coverage included

unlimited annual maximum

\$32.38/mo.

Your monthly premium: **\$32.38/mo.**

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Plan Summary for Rue.

About you & your pet:

You live in Tennessee, 37406 with your 6-year-old Mixed- Medium Hair, named Rue.



Your selected coverage:



major medicalSM
\$250 annual deductible

- Set benefit amounts
- Accidents & injuries
- Limited hereditary coverage
- Cancer
- Use any vet
- Specialized & ER coverage included

unlimited annual maximum

\$18.05/mo.

Your monthly premium: **\$18.05/mo.**

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VETERINARY PET INSURANCE MAJOR MEDICAL PLAN BENEFIT SCHEDULE

Column A Primary Diagnosis Allowance is the benefit limit for the primary **condition** or **procedure**. For each **incident**, this is the predominant **condition** for which **your pet** was treated. There is only one Column A Primary Diagnosis Allowance per **incident**.

Column B Secondary Diagnosis Allowance is the benefit limit for the **condition** or **procedure** that is treated along with the primary **condition** or **procedure**. We will pay **covered veterinary expenses** under any applicable Secondary Diagnosis Allowance, subject to the terms of this policy.

Code	Diagnosis	A Primary Diagnosis Allowance	B Secondary Diagnosis Allowance
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CARDIOVASCULAR SYSTEM (Heart & Vessels)

Conditions			
1101	Arrhythmia or Syncope	\$530	\$210
1102	Thromboembolism	1640	655
1103	Acquired Cardiomyopathy	835	330
1105	Myocarditis or Endocarditis or Pericarditis	745	285
1107	Congestive Heart Failure	-	255
1108	Valvular Heart Disease or Murmur	725	285
1106	Pericardial Effusion	-	380
1111	Cardiovascular Collapse (Shock)	-	370
1123	Heart and Pericardium Neoplasia-Medical	760	295
1125	Peripheral Vessel Neoplasia-Medical	660	270
Procedures			
1114	Pacemaker	-	\$2105
1122	Pericardectomy or Pericardial Window	-	645
1104	Heart and Pericardium Neoplasia-Surgical	-	2525
1109	Peripheral Vessel Neoplasia-Surgical	-	940

DIGESTIVE SYSTEM

Oral Cavity

Conditions			
1402	Tonsillitis or Pharyngitis	\$290	\$115
2510	Ulcerative Stomatitis	340	135
2512	Acquired Oronasal Fistula	-	360
2520	Tooth Resorption	310	120
2505	Oral Trauma or Fractured Tooth	765	305
2502	Tooth Infection, Cavity or Abscess	755	240
2503	Carnassial or Canine Tooth Infection, Cavity or Abscess	720	290
2522	Retropharyngeal Abscess	490	195
2508	Oral Foreign Object(s)	465	195
2521	Benign Oral Neoplasia-Medical	475	190
2525	Malignant Oral Neoplasia-Medical	715	285
Procedures			
2514	Tooth Extraction(s) or Tooth Surgery	-	\$600
2524	Carnassial or Canine Tooth Extraction(s) or Tooth Surgery	-	660
2511	Root Canal Therapy	-	1030
1407	Tonsillectomy	-	695
2526	Benign Oral Neoplasia-Surgical	-	265
2504	Malignant Oral Neoplasia-Surgical	-	560

Salivary Gland

Conditions			
2601	Sialocele-Medical	\$380	\$155
2605	Salivary Gland Abscess or Granuloma	655	260
2606	Salivary Gland Neoplasia-Medical	735	295
Procedures			
2602	Sialocele-Surgical	-	\$1440
2604	Salivary Gland Neoplasia-Surgical	-	1220

Esophagus

Conditions			
1202	Esophagitis	\$425	\$160
1201	Acquired Esophageal Dysfunction-Medical	700	275
1203	Esophageal Foreign Object(s)-Medical	530	225
4001	Esophageal Neoplasia-Medical	680	275
Procedures			
1209	Acquired Esophageal Dysfunction-Surgical	-	\$445
1205	Esophageal Foreign Object(s)-Surgical	-	780
1207	Esophageal Neoplasia-Surgical	-	780

Abdominal Wall

Conditions			
1211	Peritonitis-Medical	\$980	\$375
1214	Abdominal Wall Disruption	1075	430
1218	Peritoneal Neoplasia-Medical	645	260
Procedures			
1212	Peritonitis-Surgical	-	\$1195
1217	Exploratory-Surgical	-	685
1213	Peritoneal Neoplasia-Surgical	-	645

Code	Diagnosis
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Stomach

Conditions

1222	Gastropathy	\$1030	\$410
1226	Gastric Ulcer	860	340
1230	Hemorrhagic Gastroenteritis	1020	430
1220	Gastric Foreign Object(s)-Medical	680	265
1228	Acquired Pyloric Hypertrophy-Medical	550	220
1223	Gastric Dilatation-Medical	755	315
1229	Stomach Neoplasia-Medical	720	290

Procedures

1235	Feeding Tube	-	\$240
1221	Gastric Foreign Object(s)-Surgical	-	1575
1227	Acquired Pyloric Hypertrophy-Surgical	-	1120
1224	Gastric Torsion-Surgical	-	2175
1225	Stomach Neoplasia-Surgical	-	1245

Small Intestine

Conditions

1241	Enteropathy	\$755	\$445
1240	Endotoxic Shock	-	365
1249	IBD or Acquired Lymphangiectasia (Biopsy Required)	1220	505
1242	Intestinal Foreign Object(s)-Medical	690	265
1244	Intussusception-Medical	415	165
4005	Small Intestine Neoplasia-Medical	860	345

Procedures

1243	Intestinal Foreign Object(s)-Surgical	-	\$1605
1248	Intestinal Resection and Anastomosis or Enteroplication	-	1325
1247	De-Rotation of Intestinal Volvulus	-	330
1246	Small Intestine Neoplasia-Surgical	-	1025

Large Intestine

Conditions

1250	Colitis	\$505	\$200
4011	Constipation	505	200
1251	Acquired Megacolon	455	180
1257	Rectal Prolapse	385	155
4012	Large Intestine Neoplasia-Medical	860	330

Procedures

4013	Large Intestine Disorder-Surgical	-	\$1140
1255	Large Intestine Neoplasia-Surgical	-	1195

Perineal

Conditions

1262	Perianal or Perineal Fistula-Medical	\$435	\$170
4022	Perineal Hernia-Medical	345	140
4023	Perineal Neoplasia-Medical	485	200
4025	Anal Sac Neoplasia-Medical	420	170

Procedures

1263	Perianal or Perineal Fistula-Surgical	-	\$750
1264	Perineal Hernia-Surgical	-	890
1265	Perineal Neoplasia-Surgical	-	460
4021	Anal Sac Neoplasia-Surgical	-	605

PANCREATIC, CHOLANGIO & HEPATIC (Pancreas, Gall Bladder & Liver)

Pancreas

Conditions

1270	Pancreatitis	\$1220	\$485
1271	Acquired Exocrine Pancreatic Insufficiency	415	165
2950	Diabetes Mellitus	955	385
2953	Ketoacidosis	-	990
1272	Pancreatic Cyst or Abscess-Medical	-	450
2952	Pancreatic Neoplasia-Medical	725	290

Procedures

1274	Pancreatic Cyst or Abscess-Surgical	-	\$695
2951	Pancreatic Neoplasia-Surgical	-	870

Gall Bladder

Conditions

1281	Gall Bladder Disorder-Medical	\$595	\$235
1284	Gall Bladder Neoplasia-Medical	695	280

Procedures

1280	Gall Bladder Disorder-Surgical	-	\$1975
1283	Gall Bladder Neoplasia-Surgical	-	1975

Liver

Conditions

1290	Hepatopathy	\$790	\$305
1297	Hepatic Encephalopathy	-	270
1293	Hepatic Abscess	805	325
4041	Hepatic Neoplasia-Medical	625	255

Procedures

4042	Hepatic Biopsy	-	\$315
1294	Partial or Complete Hepatic Lobectomy-Surgical	-	1470
1292	Hepatic Neoplasia-Surgical (Lobectomy)	-	1470

Code	Diagnosis
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DERMATOLOGY (Skin)**Wounds****Conditions**

1304	Puncture(s)	\$505	\$200
1305	Abrasion(s)	370	145
1307	Burn(s)	280	110
1308	Seroma or Hematoma	285	110
1302	Laceration or Bite Wound	825	330
1303	Lacerations or Bite Wounds (Multiple)	1065	430
1306	Dermal Abscess or Granuloma or Pressure Ulcer	430	165
1301	Dermal Foreign Object(s)	390	150
1313	Degloving Injury	-	705

Procedures

1311	Dehiscence Repair	-	\$405
1310	Skin Graft	-	495

Dermatoses**Conditions**

1366	Dermatopathy	\$590	\$230
1322	Atopic or Other Allergic Dermatitis	670	265
1323	Fungal Skin Disease	285	110
1326	Pyoderma and/or Hot Spot	480	190
1328	Lick Granuloma	300	115
1331	Immune Mediated Skin Disease	535	210
1332	Eosinophilic Granuloma Complex	335	130
1346	Toe Nail Disease	405	160
1367	Solar Dermatitis	285	110
1321	Cellulitis or Subcutaneous Emphysema	280	110
1368	Hepatocutaneous Syndrome	-	120
1369	Benign Skin Neoplasia-Medical	540	215
1370	Malignant Skin Neoplasia-Medical	630	250

Procedures

1329	Benign Skin Neoplasia-Surgical	-	\$1150
1336	Malignant Skin Neoplasia-Surgical	-	1010

RESPIRATORY SYSTEM (Airways & Lungs)**Nasal Cavity****Conditions**

2401	Rhinitis or Sinusitis or Canine Upper Respiratory Infection	\$375	\$180
2404	Nasal or Sinus Trauma	400	160
2403	Nasal Cavity Foreign Object(s)	485	200
2405	Nasal or Sinus Neoplasia-Medical	640	260

Procedure

2406	Nasal or Sinus Neoplasia-Surgical	-	\$420
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Upper Airway**Conditions**

1408	Laryngitis or Tracheitis	\$280	\$110
1405	Upper Airway Trauma(s)-Medical	585	230
1401	Upper Airway Foreign Object(s)-Medical	440	180
1409	Laryngeal Paralysis-Medical	620	250
1427	Upper Airway Neoplasia-Medical	595	235

Procedures

1428	Upper Airway Trauma(s)-Surgical	-	\$275
1410	Laryngeal Paralysis-Surgical	-	2095
1423	Upper Airway Foreign Object(s)-Surgical	-	535
1406	Upper Airway Neoplasia-Surgical	-	1020

Thorax (Chest)**Conditions**

1442	Asthma or Allergic Bronchitis	\$460	\$190
1447	Pneumonia	730	290
1441	Pulmonary Edema	-	365
1440	Pulmonary Contusions	-	325
1444	Pleural Effusion	-	480
1460	Interstitial Lung Disease	455	185
1451	Mediastinal Disease	1020	405
1454	Pyothorax	2505	1000
1455	Chylothorax	2505	1000
1462	Thoracic Foreign Object(s)-Medical	695	280
1448	Lung Consolidation or Torsion	580	230
1449	Pneumothorax or Pulmonary Bulla	985	395
1453	Thoracic Neoplasia-Medical	615	240

Procedures

1446	Traumatic Diaphragmatic Hernia-Surgical	-	\$1760
1458	Chest Tube	-	915
1450	Thoracic Foreign Object(s)-Surgical	-	2525
1445	Thoracic Neoplasia-Surgical	-	2525
1461	Lung Lobectomy	-	2525

REPRODUCTIVE SYSTEM**Vaginal****Conditions**

1501	Vaginitis	\$250	\$100
1505	Vaginal Trauma	565	225
1504	Vaginal Foreign Object(s)	485	195
1515	Vaginal Neoplasia-Medical	455	180

Code	Diagnosis
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Procedure

1506	Vaginal Neoplasia-Surgical	-	\$460
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Uterine**Conditions**

1510	Pyometra or Metritis-Medical	\$500	\$200
1516	Uterine or Ovarian Neoplasia-Medical	445	180

Procedures

1517	Remnant Ovary-Surgical	-	\$715
1511	Pyometra or Metritis-Surgical	-	1090
1513	Uterine or Ovarian Neoplasia-Surgical	-	715

Mammary Gland**Conditions**

1520	Mastitis	\$335	\$130
1527	Mammary Neoplasia-Medical	415	165

Procedures

1526	Mammary Neoplasia-Simple Mastectomy	-	\$320
1521	Mammary Neoplasia-Regional or Partial Mastectomy	-	730
1522	Mammary Neoplasia-Unilateral or Complete Mastectomy	-	1300

Scrotal & Testicular**Conditions**

1531	Orchitis or Epididymitis	\$525	\$210
1532	Testicular Torsion or Trauma	700	275
1536	Testicular Neoplasia-Medical	350	145

Procedures

1533	Scrotal Ablation	-	\$185
1530	Testicular Neoplasia-Surgical (Includes Castration)	-	350

Penis & Prepuce**Conditions**

1540	Paraphimosis or Phimosis	\$345	\$140
1544	Balanoposthitis	240	95
1541	Penile Trauma	350	140
1543	Penile or Preputial Foreign Object(s)	460	180
1545	Penile Neoplasia-Medical	290	120

Procedure

1542	Penile Neoplasia-Surgical	-	\$645
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Prostate**Conditions**

1551	Prostatitis or Benign Prostatic Hypertrophy-Medical	\$455	\$180
1553	Prostatic Neoplasia-Medical	555	225

Procedures

1554	Prostatic Biopsy	-	\$330
1552	Prostatitis or Benign Prostatic Hypertrophy-Surgical (Includes Castration)	-	350
1550	Prostatic Neoplasia-Prostatectomy or Prostatectomy (Includes Castration)	-	860

CHEMICAL & PHYSICAL**(Poisonings, Toxicities, Reactions & Accidents)****Chemical****Conditions**

1601	Metalddehyde Toxicity (Snail & Slug Bait)	\$1080	\$395
1602	Strychnine Toxicity (Pesticide)	620	225
1603	Ethylene Glycol Toxicity (Antifreeze)	1100	400
1604	Insecticide Poisoning	595	215
1605	Rodenticide Toxicity (Pesticide)	775	280
1606	Household Chemicals Toxicity (Detergents, Cleaners)	520	185
1608	Toad Poisoning	445	160
1609	Poisoning of Plant Origin	700	255
1611	Drug Toxicity or Overdose	1055	385
1612	Methylxanthine Toxicity (Chocolate, Caffeine)	570	210
1613	Alcohol Toxicity	625	225
1615	Heavy Metals Toxicity (Lead, Zinc)	900	330
1619	Other Toxicity	840	310

Procedure

1618	Gastric Lavage for Toxin Ingestion	-	\$315
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Physical**Conditions**

1650	Insect Bites and Stings	\$505	\$200
1651	Snakebite	660	240
1662	Wild Mammal Encounter	345	145
1663	Crushing or Blunt Trauma	505	200
1664	Strangulation	365	145
1652	Near Drowning	470	170
1665	Smoke or Inhalation Toxicity	860	340
1653	Heat Stroke (Hyperthermia)	840	310
1654	Hypothermia	415	150
1655	Frostbite	705	280
1656	Electric Shock	430	155
1657	Hypoglycemia	500	190
1661	Systemic Allergic Reaction	415	170
1666	Anaphylactic Shock	580	230

Code	Diagnosis
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Procedure

1658 Anti-Venom or Antizol

URINARY SYSTEM**Renal (Kidney)****Conditions**

1724 Pyelonephritis
1703 Nephrotic Syndrome
1718 Acute Renal Failure
1716 Chronic Renal Failure
1709 Glomerulonephritis
1701 Nephrolithiasis or Ureterolithiasis
1719 Renal Neoplasia-Medical

Procedures

1720 Dialysis or Hemofiltration
1706 Renal Biopsy
1707 Acquired Renal or Ureter Disorder-Surgical
1715 Kidney Transplant
1721 Renal Neoplasia-Surgical

Bladder**Conditions**

1806 Acquired Urinary Incontinence or Atony
1802 Canine Cystitis
1805 Feline Cystitis or FLUTD-Medical
1809 Urolithiasis-Medical
1807 Bladder Neoplasia-Medical

Procedures

1820 Feline Cystitis or FLUTD-Obstructed Male
1801 Acquired Bladder Disorder-Surgical
1803 Traumatic Bladder Rupture-Surgical
1804 Bladder Neoplasia-Surgical

Urethra**Conditions**

1901 Urethrolithiasis-Medical
1902 Urethral Trauma-Medical
1912 Urethral Neoplasia-Medical

Procedures

1911 Urethrotomy or Urethral Trauma-Surgical
1903 Perineal Urethrostomy
1905 Urethral Neoplasia-Surgical

INFECTIOUS (Virus, Bacteria & Fungus)**Conditions**

2001 Papillomatosis
2003 Canine Parvovirus
2005 Canine Coronavirus
2006 Feline Upper Respiratory Disease Complex
1452 Tracheobronchitis or Kennel Cough
2007 Feline Infectious Peritonitis (FIP)
2008 Haemobartonella (Mycoplasmosis)
2009 Feline Panleukopenia Virus (FPV)
2010 Canine Distemper
2013 Brucellosis
2014 Leptospirosis
2015 Tetanus
2016 Botulism
2017 Coccidioidomycosis (Valley Fever)
2019 Feline Leukemia Virus (FeLV)
2021 Ehrlichia or Anaplasma or Other Rickettsial Diseases
2022 Salmon Disease
2023 Lyme Disease
2024 Rocky Mountain Spotted Fever
2039 Viral Infection-Other
2040 Blastomycosis-Systemic Mycosis
2041 Histoplasmosis-Systemic Mycosis
2042 Cryptococcosis-Systemic Mycosis
2043 Bartonella
2045 Tuberculosis or Other Mycobacteria
2046 Feline Immunodeficiency Virus (FIV)
2047 West Nile Virus
2048 Canine Influenza
2049 Systemic Mycosis-Other

OPHTHALMOLOGY (Eyes)**Conditions**

2105 Plugged Tear Duct
2106 Corneal Edema
2131 Blepharitis
2107 Conjunctivitis
2108 Keratoconjunctivitis Sicca or Keratitis
2110 Corneal Ulcer
2114 Uveitis or Retinitis
2156 Iritis or Acquired Iris Cyst
2158 Episcleritis or Scleritis
2135 Sudden Acquired Retinal Degeneration Syndrome

A	B
Primary Diagnosis Allowance	Secondary Diagnosis Allowance

- \$955

\$600 \$250
420 170
815 325
815 325
815 325
470 185
445 180

- \$990
- 330
- 2525
- 2525
- 2525

\$485 \$190
995 395
995 395
385 150
615 250

- \$560
- 1565
- 790
- 415

\$450 \$180
445 180
595 235

- \$495
- 2485
- 1375

\$320 \$125
1435 570
470 185
570 230
535 210
590 215
385 155
665 265
940 375
380 150
980 395
965 385
860 340
685 285
335 130
515 205
615 240
350 135
415 165
395 155
715 285
715 285
715 285
290 115
380 150
365 130
415 165
445 175
715 285

Code	Diagnosis
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2119 Retrobulbar Abscess
2132 Ocular Trauma
2161 Corneal Sequestrum
2121 Ocular Foreign Object(s)
2165 Descemetocoele-Medical
2115 Glaucoma: due to covered condition-Medical
2136 Cataract(s): due to covered condition or dog 7 years or older-Medical
2138 Lens Luxation or Subluxation-Medical
2134 Retinal Detachment-Medical
2122 Meibomian Gland Disorder
2166 Eyelid Neoplasia-Medical
2167 Ocular Neoplasia-Medical

Procedures

2111 Corneal Ulcer-Debridement or Keratotomy
2127 Corneal Ulcer-Graft or Keratectomy
2123 Proptosed Eye Replacement
2126 Enucleation or Evisceration
2112 Descemetocoele-Surgical
2116 Glaucoma: due to covered condition-Surgical
2117 Cataract(s): due to covered condition or dog 7 years or older-Surgical
2118 Lens Luxation or Subluxation-Surgical
2137 Retinal Detachment-Surgical
2120 Iris Prolapse-Surgical
2102 Eyelid Neoplasia-Surgical
2129 Ocular Neoplasia-Surgical

NEUROLOGY (Brain, Spinal Cord & Nerves)**Conditions**

2205 Epilepsy or Seizure(s) or Idiopathic Tremor Syndrome
2213 Neuritis (Peripheral Nerve)
2240 Horner's Syndrome
2202 Polyradiculoneuritis
2204 Encephalitis or Meningitis or GME
2228 Degenerative Encephalopathy or Canine Cognitive Dysfunction
2242 Neck or Back Sprain
2206 Intervertebral Disc Disease-Medical
2217 Diskospondylitis
2218 Cauda Equina Syndrome-Medical
2210 Neurologic Trauma
2203 Myelopathy
2227 Paresis or Paralysis or Ataxia
2211 Cranial Vascular Accident or Stroke
2220 Fibrocartilaginous Embolism
2221 Vestibular Syndrome
2222 Acquired Myasthenia Gravis
2243 Peripheral Nerve Neoplasia-Medical
2215 Brain or Spinal Cord Neoplasia-Medical

Procedures

2208 Intervertebral Disc Disease-Surgical
2216 Cauda Equina Syndrome-Surgical
2235 Craniotomy
2244 Peripheral Nerve Neoplasia-Surgical
2223 Brain or Spinal Cord Neoplasia-Surgical

AURAL (Ears)**Conditions**

2305 Otitis Externa
2306 Otitis Media or Interna
2301 Auricular Hematoma-Medical
2308 Ear Foreign Object(s)
2304 Ear Canal Neoplasia-Medical

Procedures

2317 Auricular Hematoma-Surgical
2311 Ear Canal Neoplasia-Surgical
2307 Bulla Osteotomy
2309 Lateral or Vertical Ear Resection
2310 Total Ear Canal Ablation

MUSCULOSKELETAL**Conditions**

2710 Immune Mediated Myositis
2777 Hypertrophic Osteodystrophy
2727 Panosteitis
2715 Osteomyelitis or Septic Joint-Medical
2724 Musculoskeletal Sprain
2729 Soft Tissue Trauma
2734 Torn Nail
2711 Degenerative Arthritis
3304 Immune Mediated Arthritis
2717 Spondylosis
2739 Tendonitis or Synovitis or Bursitis
2784 Hyperextension or Ligamentous Injury
2720 Tendon Rupture-Medical
2701 Cruciate and/or Meniscus-Medical (see policy: Section 6, E)
2704 Traumatic Elbow Luxation-Medical
2787 Traumatic Shoulder Subluxation or Luxation-Medical
2706 Traumatic Hip Luxation-Medical
2735 Hygroma-Medical

A	B
Primary Diagnosis Allowance	Secondary Diagnosis Allowance

665 265
290 115
310 120
325 130
420 170
495 200
235 95
330 130
495 200
245 100
245 100
495 200

- \$775
- 1475
- 690
- 1405
- 1570
- 1725
- 2525

- 885
- 870
- 555
- 370
- 450

\$680 \$265
440 175
440 175
700 275
1190 475
370 145
475 190
815 315
745 295
635 255
645 270
660 265
- 240
765 305
705 285
635 255
1110 440
450 180
675 275

- \$2225
- 2330
- 2770
- 670
- 1205

\$780 \$310
485 195
550 220
310 125
480 195

- \$475
- 595
- 540
- 1405
- 1570

\$480 \$200
405 160
390 160
560 220
910 360
910 360
705 275
720 290
530 210
425 170
525 210
445 185
665 265
735 275
710 280
595 235
840 335
295 120

Code	Diagnosis	A	B
		Primary Diagnosis Allowance	Secondary Diagnosis Allowance
2788	Muscle Neoplasia- Medical	510	210
2725	Bone Cyst	600	235
2722	Bone or Joint Neoplasia- Medical	625	250
Procedures			
2721	Tendon Repair- Surgical	-	\$825
2702	Cruciate and/or Meniscus- Surgical (see policy: Section 6, E)	-	2750
2705	Traumatic Elbow Luxation- Surgical	-	780
2740	Traumatic Shoulder Subluxation or Luxation- Surgical	-	950
2708	Traumatic Hip Luxation- Surgical	-	1915
2789	Bone or Joint Biopsy	-	330
2716	Osteomyelitis or Septic Joint- Surgical	-	895
2731	Dewclaw Amputation (Non-Elective)	-	275
2732	Tail Amputation	-	370
2733	Toe Amputation	-	455
2737	Fore Leg Amputation	-	990
2738	Rear Leg Amputation	-	990
2795	Limb Sparing Procedure	-	1145
2741	Mandibulectomy or Maxillectomy	-	1910
2736	Hygroma- Surgical	-	375
2728	Muscle Neoplasia- Surgical	-	645
2723	Bone or Joint Neoplasia- Surgical	-	1705
FRACTURES			
Skull, Jaw, Scapula, Rib & Patella			
Procedures			
2801	Cage Rest	\$620	-
2802	Bandage	585	230
2803	Sling	625	250
2811	Wires	1225	665
2812	Pins or K Wires	1320	705
2813	Plate	1960	955
2814	External Apparatus or Fixator	1870	925
2815	Plate Removal	-	560
2816	Hardware Removal	-	350
Humerus, Femur, Radius, Ulna & Tibia			
Procedures			
2820	Bandage (RBT Jones/Temporary)	\$570	\$225
2821	Splint or Cast	785	315
2830	IM Pins/Wires/Screws	1995	975
2831	Plate	2805	1300
2832	External Apparatus or Fixator	2160	1040
2834	Bone Graft or Implant	-	440
2835	Plate Removal	-	605
2836	Hardware Removal	-	350
Pelvis & Vertebrae			
Procedures			
2840	Cage Rest	\$625	\$860
2850	IM Pins/Wires/Screws	2200	1055
2851	Plate	3125	1515
2852	External Apparatus or Fixator	2200	1055
2853	Plate Removal	-	715
2854	Hardware Removal	-	350
Carpus, Metacarpus, Tarsus, Metatarsus & Phalanges			
Fractures or Dislocations			
Procedures			
2860	Bandage	\$435	\$170
2861	Cast or Splint	765	305
2870	IM Pins/Wires/Screws	1720	865
2871	Plate Arthrodesis	-	2195
2872	Plate Removal	-	560
2873	Hardware Removal	-	350
ENDOCRINOLOGY			
Adrenal			
Conditions			
2902	Addison's Disease	\$945	\$395
2961	Cushing's Disease	810	340
2904	Adrenal Neoplasia- Medical	545	220
Procedure			
2903	Adrenal Neoplasia- Surgical	-	\$815
Thyroid			
Conditions			
2920	Hypothyroidism	\$660	\$265
2921	Hyperthyroidism	790	320
2924	Thyroid Neoplasia- Medical	480	195
Procedures			
2923	Hyperthyroid (I-131)	-	\$935
2922	Thyroid Neoplasia- Surgical	-	715

		A	B
Code	Diagnosis	Primary Diagnosis Allowance	Secondary Diagnosis Allowance
Parathyroid			
Conditions			
2940	Hyperparathyroidism	\$745	\$295
2942	Hypoparathyroidism	535	210
2944	Parathyroid Neoplasia-Medical	615	250
Procedure			
2943	Parathyroid Neoplasia-Surgical	-	\$935
Pituitary			
Conditions			
2960	Diabetes Insipidus	\$540	\$215
2962	Pituitary Neoplasia-Medical	545	220
Procedure			
2967	Pituitary Neoplasia-Surgical	-	\$815
HEMATOLOGY (Blood Disorders)			
Conditions			
3001	Immune Mediated Hemolytic Anemia	\$1370	\$545
3003	Heinz-Body Anemia	-	285
3004	Anemia of Chronic Disease	-	450
3005	Aplastic or Hypoplastic Anemia	1385	550
3006	Acute Anemia-Injury Related	-	345
3032	Immune Mediated or Idiopathic Thrombocytopenia	870	345
3007	Myeloproliferative Disorders	910	345
3008	Leukemia	1115	445
3009	Septicemia	-	495
3010	Myelodysplastic Disorders	1260	500
3014	Multiple Myeloma	875	345
Procedure			
3011	Transfusion	-	\$610
LYMPHATIC SYSTEM			
Conditions			
3101	Lymphadenopathy	\$515	\$195
3103	Lymph Node Neoplasia	1475	590
SPLENIC (Spleen)			
Conditions			
3204	Splenomegaly	\$590	\$220
3202	Splenic Torsion-Medical	735	295
3206	Splenic Neoplasia-Medical	600	240
Procedures			
3203	Splenectomy	-	\$1385
3201	Traumatic Splenic Rupture-Surgical (Includes Splenectomy)	-	1385
3205	Splenic Neoplasia-Surgical (Includes Splenectomy)	-	1385
MISCELLANEOUS			
Conditions			
7003	Complication of Spay or Neuter	\$55	-
7004	Orthopedic Device Removal	55	-
2020	Open or Undefined Diagnosis	445	\$210
7002	Ascites	-	255
1717	Hypertension	365	215
1607	Adverse Medication Reaction	-	225
3302	Systemic Lupus Erythematosus	625	250
3034	DIC or Systemic Inflammatory Response Syndrome (SIRS)	-	475
7001	Metastatic or Infiltrative Neoplasia	-	605
Specialized Procedures			
7100	Chemotherapy or Radiation Treatment	-	\$2400
7102	Mechanical Ventilation	-	250
7103	Tracheostomy	-	315
7104	Ultrasound Assist-Guided Procedure	-	45
7105	Laparoscopy or Thoracoscopy	-	440
7106	Spinal Tap	-	385
7107	Joint Tap(s)	-	305
7108	Aspiration or Biopsy of Bone Marrow	-	385
7109	Endoscopy or Arthroscopy	-	495
1110	Cardiopulmonary Resuscitation (CPR)	-	250
1000	Euthanasia and/or Remains Care	-	155
Specialized Diagnostic Tests*			
7200	Allergy Test	-	\$330
7201	Contrast Radiographs	-	385
7202	Fluoroscopy	-	495
7203	Metastatic Check-Thoracic Radiograph	-	165
7204	CT Scan	-	990
7205	MRI Scan	-	1650
7206	Myelogram	-	715
7207	Nuclear or Isotope Imaging	-	770
7208	Full Diagnostic Ocular or Soft Tissue Ultrasound	-	165
7209	Full Diagnostic Abdominal Ultrasound	-	440
7210	Full Diagnostic Echocardiogram or Thoracic Ultrasound	-	440

*These tests are only payable up to the amounts listed in this section of the Major Medical Plan Benefit Schedule.

Diagnosis or Medical Treatment for Ineligible ConditionsThese conditions are not covered by your policy, except as specified in section 7, A of your policy.

6539 Acanthosis Nigricans	6051 Inherited Myopathy
6516 Alopecia X (Wooly Syndrome)	6141 Inherited Neuroaxonal Dystrophy
6032 Amyloidosis	6137 Inherited or Progressive Ataxia
6056 Aseptic Necrosis of Femoral Head (Legg-Calve-Perthes)- Medical	6405 Inherited Phosphofructokinase Deficiency
6002 Atrial Standstill	6406 Inherited Pyruvate Dehydrogenase Phosphatase Deficiency
6601 Atypical Cushing's Disease	6404 Inherited Pyruvate Kinase Deficiency
6403 Basset Hound Thrombopathia	6410 Inherited Red Blood Cell Disorders
6024 Beagle Pain Syndrome (Canine Juvenile Polyarthritis)	6314 Inherited Retinal Degeneration
6412 Benign Giant Inherited Platelet Disorder	6544 Inherited Seborrhea
6407 Canine Leukocyte Adhesion Deficiency (CLAD)	6061 Leukodystrophy
6006 Cardiac Arrhythmia of Boxers	6501 Lupoid Dermatitis
6301 Cataracts of Dogs Under 7 Years of Age- Medical	6513 Lupoid Onychopathy
6125 Central Axonopathy	6008 Malignant Histiocytosis- Medical
6131 Cerebellar Degeneration	6542 Melanoderma and Alopecia of Yorkshire Terriers
6070 Ceroid Lipofuscinosis	6049 Mitochondrial Myopathy
6133 Cervical Vertebral Instability/Wobbler Syndrome- Medical	6004 Mitral or Tricuspid Valve Degeneration
6521 Chediak-Higashi Syndrome	6517 Multiple Collagenous Nevi or Nodular Dermatofibrosis- Medical
6101 Collapsed Trachea- Medical	6540 Muscular Cramping
6520 Color Mutant Alopecia	6139 Narcolepsy
6011 Combined Immunodeficiency	6147 Necrotizing Meningoencephalitis
6026 Complement Deficiency (C3)	6537 Neuronal Degeneration
6528 Copper Hepatopathy	6312 Nodular Fasciitis (Proliferative Episcleritis)
6304 Corneal Endothelial Dystrophy- Medical	6331 Ocular Melanosis- Medical
6052 Craniomandibular Osteopathy	6155 Osteochondritis of the Medial Humeral Head (Elbow Dysplasia)- Medical
6010 Cutaneous Histiocytosis- Medical	6058 Osteochondrodysplasia
6532 Cutaneous Mucinosi	6057 Osteochondrosis Dissecans- Medical
6025 Cyclic Hematopoiesis or Neutropenia	6310 Pannus (Superficial Keratitis)
6208 Cystine Urethrolithiasis- Medical	6059 Patellar Luxation- Medical
6204 Cystine Urolithiasis- Medical	6325 Pigmentary Uveitis
6515 Dalmatian Bronzing Syndrome	6023 Pinnal Vasculopathy
6146 Dancing Doberman Disease	6217 Polycystic Kidney Disease
6134 Degenerative Myelopathy	6143 Polyneuropathy
6507 Dermatomyositis	6311 Primary Glaucoma- Medical
6050 Distal Myopathy	6309 Primary Lens Luxation- Medical
6313 Distichiasis- Medical	6127 Progressive Axonopathy
6303 Ectopic Cilia- Medical	6305 Progressive Retinal Atrophy
6308 Ectropion- Medical	6302 Prolapsed Gland of Third Eyelid- Medical
6053 Elbow Dysplasia- Medical	6548 Protein Losing Enteropathy
6307 Entropion- Medical	6535 Protein Losing Nephropathy
6508 Epidermolysis Bullosa	6522 Pseudohyperkalemia
6550 Exercise Induced Collapse	6142 Pug Encephalitis (Necrotizing Meningoencephalitis)
6538 Familial Renal Disease	6156 Radio-Ulnar Incongruence (Elbow Dysplasia)- Medical
6135 Familial Vasculopathy	6541 Rage Syndrome
6153 Fragmented Coronoid Process (Elbow Dysplasia)- Medical	6033 Renal Dysplasia
6128 Giant Axonal Neuropathy	6202 Renal Tubular Dysfunction (Fanconi Syndrome)
6022 Gluten-Sensitive Enteropathy	6326 Retinal Dysplasia
6506 Growth Hormone Responsive Dermatitis	6333 Retinal Pigment Epithelial Dystrophy
6306 Hemeralopia (Daylight Blindness)	6503 Schnauzer Comedo Syndrome
6408 Hemophilia	6138 Scotty Cramps
6055 Hip Dysplasia- Medical	6327 Scrolled Third Eyelid Cartilage- Medical
6021 Histiocytic Ulcerative Colitis	6510 Sebaceous Adenitis
6031 Hyperlipidemia-Hyperlipoproteinemia	6332 Secondary Melanocytic Glaucoma
6020 Hypertrophic Gastritis or Immunoproliferative Enteropathy	6145 Sensory Neuropathy
6129 Hypertrophic Neuropathy	6504 Sex Hormone Dermatitis (Alopecia X)
6106 Idiopathic Pulmonary Fibrosis	6525 Shar-Pei Fever
6136 Incomplete Ossification of the Humeral Condyle- Medical	6005 Sick Sinus Syndrome- Medical
6149 Inherited Alpha Mannosidosis	6035 Sphingomyelinosis (Niemann-Pick Disease)
6003 Inherited Cardiomyopathy	6518 Spiculosis
6409 Inherited Coagulation (Bleeding) Disorders	6140 Spinal Muscular Atrophy
6062 Inherited Cobalamin Deficiency	6531 Synovitis
6545 Inherited Exocrine Pancreatic Insufficiency	6009 Systemic Histiocytosis- Medical
6067 Inherited Fucosidosis	6402 Thrombasthenic Thrombopathia
6066 Inherited Gangliosidosis	6329 Trichiasis- Medical
6065 Inherited Globoid Cell Leukodystrophy (Krabbe Disease)	6154 Ununited Anconeal Process (Elbow Dysplasia)- Medical
6069 Inherited Glucocerebrosidosis (Gaucher's Disease)	6209 Urate Urethrolithiasis- Medical
6064 Inherited Glycogen Storage Disease	6203 Urate Urolithiasis- Medical
6080 Inherited Hyperparathyroidism	6206 Urethral Prolapse- Medical
6220 Inherited Immunodeficiency Disorders	6509 Vitamin A Responsive Dermatitis
6546 Inherited Inflammatory Bowel Disease (IBD)	6411 Vitamin K Dependent Coagulopathy
6334 Inherited Iridociliary or Iris Cysts- Medical	6401 Von Willebrand's Disease
6102 Inherited Laryngeal Paralysis- Medical	6205 Xanthine Urolithiasis- Medical
6547 Inherited Lymphangiectasia	6210 Xanthine Urethrolithiasis- Medical
6534 Inherited Megaesophagus- Medical	6030 X-Linked Muscular Dystrophy
6068 Inherited Mucopolysaccharidosis (I, II, IIIA, VI, VII)	6505 Zinc Responsive Dermatitis
6148 Inherited Myasthenia Gravis	

Surgical Treatment for Ineligible ConditionsThese conditions are not covered by your policy, except as specified in section 7, B of your policy.

6039 Aseptic Necrosis of Femoral Head (Legg-Calve-Perthes)- Surgical	6015 Malignant Histiocytosis- Surgical
6317 Cataracts of Dogs Under 7 Years of Age- Surgical	6502 Multiple Collagenous Nevi or Nodular Dermatofibrosis- Surgical
6130 Cervical Vertebral Instability/Wobbler Syndrome- Surgical	6335 Ocular Melanosis- Surgical
6104 Collapsed Trachea- Surgical	6038 Osteochondrosis Dissecans- Surgical
6316 Corneal Endothelial Dystrophy- Surgical	6363 Patellar Luxation- Surgical
6012 Cutaneous Histiocytosis- Surgical	6323 Primary Glaucoma- Surgical
6214 Cystine Urethrolithiasis- Surgical	6322 Primary Lens Luxation- Surgical
6212 Cystine Urolithiasis- Surgical	6318 Prolapsed Gland of Third Eyelid- Surgical
6324 Distichiasis- Surgical	6328 Scrolled Third Eyelid Cartilage- Surgical
6319 Ectopic Cilia- Surgical	6014 Sick Sinus Syndrome- Surgical
6321 Ectropion- Surgical	6016 Systemic Histiocytosis- Surgical
6037 Elbow Dysplasia- Surgical	6330 Trichiasis- Surgical
6320 Entropion- Surgical	6215 Urate Urethrolithiasis- Surgical
6036 Hip Dysplasia- Surgical	6211 Urate Urolithiasis- Surgical
6336 Inherited Iridociliary or Iris Cysts- Surgical	6207 Urethral Prolapse- Surgical
6103 Inherited Laryngeal Paralysis- Surgical	6216 Xanthine Urethrolithiasis- Surgical
6526 Inherited Megaesophagus- Surgical	6213 Xanthine Urolithiasis- Surgical