

# Solutions for Pet Insurance

## Industry-Leading Voluntary Benefits Coverage and Services

As corporate America focuses its attention on wellness—and the subsequent impact on absenteeism and presenteeism—there has emerged a growing recognition of the importance of promoting good health for the employee's entire family. Increasingly, the definition of family is being expanded to include pets, as people are dedicated to ensuring their animals enjoy happy, healthy lives.



In 2015, U.S.-based pet owners spent  
**\$15.73 billion** on veterinary care.<sup>1</sup>

<sup>1</sup> American Pet Products Association

Over the past two decades, veterinary teaching hospitals have been at the forefront of major medical advancements that are rapidly becoming standard in pet care, including:

- ▶ Diagnostic procedures (e.g. EKG and spinal taps)
- ▶ Orthopedic surgery
- ▶ Advanced imaging technologies (e.g. MRI and ultrasound)
- ▶ Oncology (surgery, chemotherapy, and radiation)
- ▶ Cardiology (e.g. pacemakers, valvuloplasty, and pericardiocentesis)
- ▶ Emergency room treatment
- ▶ Physical therapy and rehabilitation

These amazing advances have raised owners' expectations for their pets' health care and standard of living. Yet, such a high level of care doesn't come cheap. In 2015, U.S.-based pet owners spent \$15.73 billion on veterinary care, according to the American Pet Products Association. Sadly, many pet parents don't take their animals to the vet at all because they can't afford it.

### We're here to empower results

Contact your local  
Voluntary Benefits  
& Enrollment Solutions  
consultant for  
more information.

With veterinary costs rising, people have begun turning to Pet Insurance to manage the cost of providing their beloved animals with the best care possible. Coverage is available for an array of veterinary needs, including:

- ▶ Accidents
- ▶ Illnesses
- ▶ Congenital Conditions
- ▶ Wellness Care
- ▶ Chronic Conditions
- ▶ Alternative Therapies
- ▶ Behavioral Issues

In accordance with their focus on wellness, a growing number of employers have started adding Pet Insurance as a voluntary benefit.

Caring for a sick or injured pet can lead to significant stress—both emotionally and financially. Offering Pet Insurance shows employees you care about ALL their family members—human and otherwise.

#### **Pet Insurance Plan Features:**

- ▶ Easy-to-understand and easy-to-use
- ▶ Tailored to individual pet owners' needs
- ▶ Designed by veterinarians to ensure quality coverage
- ▶ Provide exclusive discounts on pet products and services
- ▶ Reimbursement is made after pet receives care and owner submits claim
- ▶ Available for automatic payroll deduction
- ▶ Adds value to your benefits package without adding cost

Whether you are interested in integrating a new voluntary benefits program into your HR strategy or considering changes to an existing program, Aon offers the necessary resources, expertise, and services to meet your company's needs for a successful voluntary benefits program



With **65 percent** of American households owning at least one pet<sup>2</sup>—and **63 percent** of pet-owning employees requesting Pet Insurance—it makes good business sense.

<sup>2</sup> American Pet Products Association

This product description is intended for general informational purposes only and does not amend, alter, or modify the actual terms or conditions of any insurance policy. Please consult your policy for definite terms, conditions and service levels.

#### **About Aon**

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