Pets can be unpredictable. Their coverage shouldn’t be

Two of the biggest names in insurance — for people and pets — have partnered to offer an employee benefit that gives furry family members protection from unexpected veterinary expenses.

Aflac provides financial protection to more than 50 million people worldwide, and for more than 60 years Aflac insurance policies have helped customers focus on recovery, not financial stress.¹ Trupanion, medical insurance for pets, has over 20 years of experience protecting pets in the U.S., Canada and Australia from unexpected injuries and illnesses — with over 600,000 pets insured.²

Our new pet insurance offers three distinct plans to give employees the flexibility to choose the perfect fit for their family.

### Unlimited Accident & Illness
- no caps on payout amounts or number of claims
- Covers certain pre-existing conditions like allergies, dermatitis and skin conditions.
- Covers new unexpected illnesses or injuries.
- 24/7 telehealth veterinary support.
- Coverage starts on the first of the month following the group effective date — no waiting periods for non-cruciate related illnesses and injuries.

### Basic Accident & Illness
- Covers new unexpected illnesses or injuries.
- 24/7 telehealth veterinary support.
- Coverage starts on the first of the month following the group effective date — no waiting periods.

### Accident only
- Covers new unexpected injuries.
- Coverage starts on the first of the month following the group effective date — no waiting periods.

**Pet Owner Support Rider**

Employees who enroll in either Basic or Unlimited Accident & Illness policies can add a Basic or Premium Pet Owner Support Rider. These riders cover additional pet care and wellness expenses such as vaccinations, flea and tick prevention, boarding and even the cost of health certificates for international travel.

**Powered by Trupanion**

Two decades of experience and over $1 billion paid in claims have given Trupanion expertise in helping protect pets. Aflac Pet Insurance, powered by Trupanion, policies are backed by:

- Patented software that can pay veterinarians directly at the time of checkout.*
- 24/7 member support.
- Territory Partner support nationwide to boost uptake, help educate veterinary professionals, and support members when needed.

**Easy enrollment**

Aflac and Trupanion have made enrollment easy for employees without adding stress to Human Resources.

- Year-round enrollment outside the benefit administration platform also available.
- Simple setup for automated payroll deductions.

**EMPLOYEES, PLEASE CONTACT YOUR HR DEPARTMENT OR AFLAC REPRESENTATIVE TO LEARN MORE.**

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¹Available at participating hospitals.

²IMPORTANT NOTICE: “Aflac” may include American Family Life Assurance Company of Columbus, American Family Life Assurance Company of New York, Continental American Insurance Company (marketed as “Aflac Group”), Tier One Insurance Company, and any other affiliated companies (collectively “Aflac”), as applicable to the entity from whom insurance services are received.

²This Trupanion policy is sold and administered by Trupanion Managers USA, Inc. ("TMUI") (licenses available at https://trupanion.com/site/terms-of-use) and underwritten by American Pet Insurance Company ("APIC"), with its main office at 6100 4th Ave S, Seattle, WA 98108. Aflac Benefits Advisors, Inc. (d/b/a Aflac Insurance Solutions), a subsidiary of Aflac Incorporated and a licensed insurance producer (NPN 16512365) (California License #0H66831), has limited authority to advertise this Trupanion policy, does not intend to sell, solicit, or negotiate this Trupanion policy on behalf of APC, will not administer this Trupanion policy on behalf of APC, and does not have authority to bind coverage on behalf of APC. Aflac Benefits Advisors, Inc. may receive marketing fees or other compensation from TMUI for insurance policies sold by TMUI. TMUI, APC, and their affiliates are separate, independent of, and distinct from Aflac Incorporated, Aflac Benefits Advisors, Inc., and their affiliates.