



Pet Insurance Glossary

- **Annual Limits:** Maximum that you can be reimbursed in a year.
- **Benefit Schedule:** A rundown of the amount of reimbursement you'll receive for specific conditions or treatments.
- **Copay:** Percentage of the veterinary bill that you are responsible for paying out-of-pocket. For example, if you have a 90 percent reimbursement, you pay 10 percent of the bill.
- **Deductible:** Amount of money you pay out-of-pocket before your pet insurance coverage kicks in.
- **Explanation of Benefits:** A description of the covered and not-covered charges of a vet bill. Available for each processed claim.
- **Exclusions:** List of conditions or limitations on your coverage. Read them carefully since they vary widely from policy to policy.
- **Hereditary Conditions:** Disorders or diseases your pet inherits genetically. Not all insurance plans cover hereditary conditions.
- **Lifetime Limits:** Maximum amount of money you can be reimbursed during the lifetime of your pet insurance policy.
- **Reimbursement Level:** Percentage of the veterinary bill that the insurance company reimburses you after you pay the deductible.
- **Rider:** Add-ons to an insurance policy that provide additional coverage for an extra cost, such as a prescription medication rider, complementary care rider, or a breeding rider.
- **Pre-existing Condition:** A condition that presented itself, or showed signs, either before your policy started or prior to the end of the of the waiting period. No pet insurance policy covers pre-existing conditions at this time.
- **Waiting Period:** The time period in which the policy's coverage is restricted.