

## **Pet Insurance – VPI Pet Insurance**

Through VPI Pet Insurance, eligible St. John's employees receive a group discount on health coverage for their pet that can help pay treatment costs for pet-related accidents, illnesses and routine medical care. Employees receive a 5% group discount for one pet, a 10% discount if two or three pets are enrolled, and a 15% discount if four or more pets are enrolled.

Coverage is available for dogs, cats, birds, rabbits, reptiles and other exotic pets. VPI Pet Insurance covers your pet-related diagnostic tests, treatments, office visits, lab fees, prescriptions, hospitalization, x-rays and surgical procedures. Exclusions to the plan include elective procedures, pet foods, grooming, behavioral problems, congenial or hereditary defects and medical conditions that are present prior to the policy effective date.

Coverage is portable, and participants may use any licensed veterinarian anywhere in the United States. Employees who leave St. John's may also keep their policy at the same group rate.

Premiums are based on the species and age of your pet, the participant's state of residence and the type of plan selected. A separate policy is issued on each pet as an individual contract. Plans include the VPI Standard Plan, VPI Pet Insurance Superior Plan or VPI Avian and Exotic Plan. Optional Vaccination and Routine Care Coverage is also available to help maintain the health of your pet.

### ***How to Enroll***

Interested employees can enroll by visiting the VPI Web site, [www.eb.petinsurance.com](http://www.eb.petinsurance.com) or by phoning **(800) USA-PETS (800-872-7387)**.

*Note: This benefit is available for full-time staff, administrators and law faculty only..*