



## **Pet Insurance FAQ**

*(updated 06/06/2025)*

### **Enrollment and Eligibility**

#### **What animals can be covered under pet insurance?**

At this time, only dogs and cats can be covered.

#### **Does this insurance only apply to dogs and cats?**

Yes, this insurance only covers dogs and cats.

#### **Are birds insurable?**

Currently birds are not insurable, only cats and dogs are insurable.

#### **Can I start/stop pet insurance at any time?**

No, you can elect or drop pet insurance during open enrollment, when you experience a life event like adopting a new pet or losing a pet.

#### **What are the age requirements?**

The minimum age is 8 weeks, and the maximum age is 10 years. Pets must be enrolled prior to the age of 11 but can stay on the plan for life.

#### **Are pets over 10 years of age covered?**

Pets under age 11 can be enrolled, once they have been enrolled, they can remain on the plan for life.

#### **If a pet was adopted from the shelter, how is age confirmed?**

When you register your pet with PetPartners, they will request information from your vet which will have your vet's age estimate on your pet.

#### **Are there breed restrictions?**

No! There are no breed restrictions for pet insurance.

#### **Are pets required to be up to date on their vaccines to register them?**

No, they are not.



**Do I need to register for my pet in Workday?**

No, you will elect the coverage you want for your pet in Workday, but you will register your pet on PetPartners portal.

**What is the difference between Open Enrollment vs. Portal Registration?**

Open enrollment is done through Workday, where you will enroll in the type of coverage you want (dog/cat) and how many (1-5) of each. The portal registration is through PetPartners where you will register your pet's age and additional information.

**Can you continue this coverage when you retire?**

Yes, you can move your group policy with Oakland County to an individual policy that the retiree would then pay directly with PetPartners. The policy costs would be different for an individual plan.

**Will this be a part of our annual Open Enrollment each year?**

Yes, we are excited that pet insurance will be a part of our annual Open Enrollment.

**Can spouses who both work for Oakland County enroll in Pet Insurance?**

Each pet can only be covered by PetPartners one time.

**Can this pet insurance be canceled at any time?**

No, this pet insurance can be canceled through a life event like a death or canceled during Open Enrollment.

**Is the pet insurance renewed yearly?**

You will have the option to continue coverage or waive coverage at each open enrollment.

**If an animal is covered in other pet insurance and has a pre-existing condition, can they be enrolled in Oakland County's pet insurance? If so, what information is required?**

Yes, they can be enrolled. PetPartners would need the current coverages Insurance Coverage Declaration page.

**Is the coverage period May-December, or May-May?**

The initial coverage period is May-December, then the plan year will coincide with Open Enrollment and run January-December.



## **Costs and Plan Limits**

### **How much does pet insurance cost?**

The bi-weekly rate per dog is \$11.98, and the bi-weekly rate per cat is \$6.29.

### **Is the \$300 deductible per pet? Or per policy?**

Each pet has its own policy, so therefore it is per pet.

### **Would the first year still be the full \$300 deductible for just over half a year of coverage?**

Yes, the full \$300 deductible applies to the short plan year in 2025.

### **Is the \$5000 annual limit per pet?**

Each pet has its own policy, so therefore it is per pet.

### **Can you increase the coverage to cover more than the \$5000 annual limit?**

No, this is the current annual limit.

### **If an animals reached the \$5000 annual maximum, then what?**

Anything above the annual maximum would be paid out-of-pocket.

### **Is there a lifetime limit?**

No, the annual limit of \$5000 will reset each calendar year.

### **Does PetPartners have the maximum amount they will cover for specific procedures?**

The annual limit is the maximum amount that can be paid out.

## **Pre-Existing Conditions**

### **Can I enroll my pet even if they have a pre-existing condition?**

Yes, PetPartners offers coverage for pre-existing conditions after a 12-month waiting period.

### **Are pre-existing conditions covered?**

Pre-existing conditions will be covered after the 12-month waiting period.

### **Is there a list of pre-existing conditions?**

We do not have a list of pre-existing conditions.



**Would a medication for a pre-existing condition be covered?**

Medications for pre-existing conditions would be covered after the 12-month pre-existing condition waiting period.

**What if I never treated the pre-existing condition? Could I get it covered sooner?**

If a condition has been previously identified, it is still subject to the 12-month pre-existing waiting period whether it has been treated or not.

**Is arthritis considered a pre-existing condition?**

Yes, arthritis is considered a pre-existing condition.

**If my pet was diagnosed with a condition, would they be covered for that same condition a year later?**

Yes, they could be covered for the same condition following the 12-month waiting period.

**If an animal is already prescribed medications, would those be covered? Or are they considered pre-existing?**

Once the 12-month waiting period for pre-existing conditions has passed, they would be covered for those medications.

## **Covered Benefits**

**Does this pet insurance cover well visits and vaccines?**

No, this pet insurance reimburses you for the eligible costs of accidents and illnesses. Coverage includes emergency treatments, surgeries, medications, laboratory services, and more!

**Are allergies a covered benefit?**

Yes, allergies are a covered benefit.

**Does this insurance cover dental work?**

Accident and illness coverage would not cover routine dental work or cleanings. It would cover accidents and illnesses that may have to do with dental work.



**Is flea and tick prevention covered?**

No, preventative care prescriptions are not covered. However, if there is an active flea or tick incident that the pet is being treated for, those prescriptions are covered under the accident and illness policy.

**Are all prescriptions covered if they are obtained via prescription?**

If there is a prescription from the vet for an incident related to an accident or illness, then they would be covered. Preventative care prescriptions are not covered.

**Is spaying or neutering covered?**

No, spaying or neutering is considered wellness care, which is not covered under accident and illness.

**Are diabetes and related treatments a covered condition if it is currently being managed?**

Diabetes would be a covered condition after the 12-month pre-existing condition waiting period has passed.

**Will ACL tears be covered?**

Yes, ACL tears and associated care would be a covered benefit.

**If teeth need to be pulled because they're loose, would that be covered?**

If the teeth need to be pulled due to an illness or injury, then they will be covered.

**Does medication need to be filled at the vet? Or can receipts be submitted from pharmacies like Kroger or CVS?**

You can fill your prescriptions at any pharmacy, then you would submit the receipt and prescription to PetPartners for reimbursement.

**Would homeopathic treatments or supplements/vitamins need to be purchased through the vet? Or could they be purchased through a pet store or online?**

Homeopathic treatments, supplements, and vitamins can be purchased anywhere if there is a prescription from the vet.

**Would Rx dog food be covered?**

If the Rx pet food is treating an illness or an ailment and it is the only form of treatment, then it would be covered.



**If my pet has a long-term condition that requires ongoing care like testing and medications, would those be covered?**

Testing and treatment for a long-term condition can be covered after the 12-month pre-existing condition waiting period.

**Is sedation for grooming purposes covered?**

No, sedation for grooming is not a covered benefit.

**Would over-the-counter medications be reimbursable (Zyrtec or other allergy medications)?**

Only medications that have been prescribed by the Vet can be reimbursed.

**Are vaccines covered?**

No, vaccines are considered wellness care, which is not a covered benefit.

**Does the insurance cover prosthetics?**

No, this insurance plan does not cover prosthetics.

**Is microchipping a covered benefit?**

No, microchipping is considered wellness care.

**Does the pet insurance cover birth of puppies or kittens?**

No, this insurance does not cover the birth of puppies or kittens.

**Is euthanasia a covered benefit?**

Yes, euthanasia would be covered with the final respects.

## **Submitting Claims**

**How do I submit a claim?**

You can submit your claim online via the PetPartners portal.

**Will Oakland County supply you with the portal information?**

You will receive a notification from PetPartners after you enroll to login and register your pets. If you have a personal email address registered in Workday, the enrollment will go to your personal email address. If you do not have a personal email address registered in Workday, the enrollment will go to your County email address.



**Is there a deadline to submit requests for reimbursement?**

The deadline to submit requests for reimbursement is 6 months after the claim has been incurred.

**Will insurance cards be mailed out?**

No, you will not receive an insurance card for Pet Insurance. You will pay your vet and then submit for reimbursement.

**What is the timeframe to be reimbursed?**

The approximate timeframe for reimbursement is 3-5 business days.

**Can I continue taking my pet to their current vet?**

Yes, you can visit any licensed vet or clinic, pay your vet and submit a claim to PetPartners, then you will be reimbursed for eligible expenses.

**Is there a list of vets that accept this insurance?**

There is no network, meaning you can visit any licensed vet's office and file for reimbursement through PetPartners.

## **Oakland County Animal Shelter**

**Does the shelter offer routine vaccinations for cats?**

When you adopt a pet from the shelter, they will be up to date on all age-appropriate vaccines.

**The Benefits unit is partnering with the Oakland County Animal Shelter for the rollout of Pet Insurance. What is included?**

- \$25 Dog adoption fee and \$15 cat adoption fee
- Age-appropriate vaccinations, spay, neutering & microchipping, heartworm test and first dosage of flea and tick prevention.



**What is the Animal Shelters address & hours of operation?**

1200 N. Telegraph Rd.  
Building 42E  
Pontiac, MI 48341

**Hours:**

M, W, F: 10 a.m. – 5 p.m.  
T, Th: 10 a.m. – 7 p.m.  
Sat: 10 a.m. – 4 p.m.