

## January 14<sup>th</sup> - United Pet Care Offering Affordable Pet Health Solutions: Q&A Digest

### Fido Card

Q1. Do we need to create a separate account for the Fido card or is that also accesible through the UPC portal?

Answer: You create a separate account for the Fido card using your UPC login email – setting up Fido takes about 2 minutes.

### General

Q2/3. If one or more of our pets passes away during the year (god forbid) , are we able to cancel?

Answer: Yes, you can certainly cancel with no penalties.

### General

Q4. The website shows zero network providers for Primary Care for cats in several Seattle zip codes. Is this benefit relevant for people in the Seattle area?

Answer: Instead of clicking on the “Primary” button and then checking the “Cats” box, try simply typing in your zip code and the results will appear.

### General

Q5. When do you anticipate having an emergency or urgent care in-network option in the seattle area (none came up on your site)?

Answer: We have our Vet Sales team in Seattle right now and we anticipate adding some very soon.

### General

Q6. Can we cancel anytime or are we in for the year if we enroll now?

Answer: We would like employees to commit to one year to prevent abuse of the plan by hopping on and off, but we understand that there are extenuating circumstances and allow cancelations.

### General

Q7. Are you expanding in-network in Kitsap County? There is only 1 that does not offer the full in-network discounts.

Answer: We are actively working on building out our network in the Seattle metro area.

### General

Q8. Are you able to enroll in this insurance at any time of the year? Or is it only available during open enrollment?

Answer: Per the Nordstrom Benefits team, enrollments will be allowed after the open enrollment period.

### General

Q9. Are there savings for emergency visits or just primary care visits?

Answer: Yes, though the savings at emergency vets are a bit lower, closer to 10% for in-network emergency vets.

### General

Q10. Large dogs are typically not covered for injuries like torn ACL due to their breed - they call them "breed conditions" even if due to an injury...those surgeries cost around \$20K - how much would UPC save on situations like this?

Answer: We do not exclude breed-specific conditions, they are eligible for savings with UPC! You can see savings offered at each in-network vet by searching our vet network at [unitedpetcare.com](http://unitedpetcare.com).

### General

Q11. Confirmed: if I check "Dogs and Cats" instead of just "Cats" there are providers available

Answer: Great, thanks for confirming!

### General

Q12. Does it cover Neuter/Spay? What are the total costs to us as employees? is there a link or where exactly can we go to enroll? !

Answer: Most of our in-network vets do offer special savings on spay/neuter. You can see all of the discounts available at each vet by going to our website and selecting "Vet Search" in the navigation - [unitedpetcare.com](http://unitedpetcare.com)

### General

Q13. Does the RX benefit at in-network pharmacies cover compound medications, too?

Answer: The Rx card specifically would not cover compound medications. Compound medications fulfilled by the vet could be discounted by the vet, and we do work with a couple of compounding pharmacies, but all outside of the Rx card.

### General

Q14. If I don't currently have a pet, but am considering getting one within the next year. Do I have to enroll in this now? Or can I enroll later in the year once I have a pet?

Answer: This is a great question for you to ask HR/Benefits Team.

### **General**

Q15. If a provider gets added mid-year are we able to join mid-year? I live in a Seattle suburb that has lots of providers but none are currently in network.

Answer: Yes, Per the Nordstrom Benefits team, enrollments will be allowed after the open enrollment period.

### **General**

Q16-18. Do the benefits of this plan apply only to care at an in-network provider? (i.e. are there reduced benefits for out-of-network?)

Answer: The veterinary savings component of the plan is only available at in-network vet clinics. The Fido Vet Spending Card can be used at any vet clinic – including out of network – and the pet prescription card and 24/7 Virtual Care services have no network restriction.

### **General**

Q19. Do we have access to the information on this powerpoint somewhere after this meeting?

Answer: Yes this information is all in the available handouts that you can download in the Nordstrom Portal.

### **General**

Q20. Does this work if I'm traveling with my pet and something happens when we aren't in WA?

Answer: We have vets across the U.S. in our network, including emergency and mobile vets in some areas. You are able to switch your primary vet at any point, including when you travel

### **General**

Q21. Does this cover any pre-existing conditions our pet would have or would anything pre-existing be excluded from coverage?

Answer: Yes, we do give savings on pre-existing conditions!

### **Insurance & Enrollment**

Q22. Can I add this as a plus to my existing pet insurance?

Answer: Yes! You can get your discount at the register with UPC first, and then submit that as a claim. Most pet insurance carriers will allow you to “double-dip”

### **Insurance & Enrollment**

Q23. If you have another pet insurance, can you also have this insurance?

Answer: Yes, we have no restrictions on you being able to “double-dip” and get savings with UPC instantly at the vet and then submitting a claim through your insurance; most insurance companies will allow that.

### **Insurance & Enrollment**

Q24. If you don't use the \$500 what happens to it? If its not technically "pet insurance" what is this company classified as? How much is it per paycheck per plan type?

Answer: If you draw less than the \$500, you pay back that balance and then have access to the full \$500 once again once it's paid back. UPC is a pet health savings plan. \$8.75 per paycheck for the first pet, \$8.25 per paycheck for each additional

### **Prescription Benefits**

Q25. How do the prescription savings work? Do we provide a card like it's insurance, or GoodRX, and only through "human" pharmacies?

Answer: While certain pet medications are animal-specific, many are the same as those taken by humans. Anytime your pet is prescribed one of these drugs, you can have it filled at a local retail pharmacy and receive the same discounts a human would.

1. Get your pet's prescription from the Vet
2. Obtain your free card: choose 'For Pets,' and either text, email, print, save it to your phone or request a physical card
3. Use the online pricing tool to find the pharmacy with the lowest price for pet meds
4. Present your UPC prescription savings card in physical or digital form at a participating pharmacy along with your prescription and enjoy the savings!

### **Prescription Benefits**

Q26. Is prescription food included in the prescription savings?

Answer: No unfortunately our program does not yet include savings on prescription food, but we are actively working on it!

### **Prescription Benefits**

Q27. What is the discounted prescription rate, generally?

Answer: Save up to 87% off human equivalent pet prescriptions and up to 20% off brand pet drugs at local retail pharmacies with our free UPC Pet RX Savings card.

### **Vet Network**

Q28. Can we see the list of participating vets/clinics before we enroll? If we add or lose a pet during the year can we adjust the coverage?

Answer: <https://www.unitedpetcare.com/members/vet-search/>

### **Vet Network**

Q29. Referring my VET and it's asking for a Clinic contact. do we just provide our Vet's name? or do we need the Vets office manager's name

Answer: The practice manager's name is preferred, though if you can't access it quickly, you can provide the doctor's name

### **Vet Network**

Q30. Where can we provide recommendations for adding a vet to your network?

Answer: We have a link to refer a vet on the vet search on our website – [unitedpetcare.com](https://unitedpetcare.com)

### **Vet Network**

Q31. To clarify, if our regular vet is not in network the Fido card would be the best option for vet bills, is that right?

Answer: Correct – you can use Fido to still spread the cost of large vet bills at out-of-network vets, at 0% interest and no fees

### **Vet Network**

Q32. Do we need to have a primary vet attached to our profile to get the discounted price?

Answer: Yes, members will need to pick a primary vet to get the discounted rates, but they can change that primary vet as many times as they like.

### **Vet Network**

Q33. How does it work if I have five pets but only want to enroll three (for example if those three have a vet that is in network).

Answer: You don't have to enroll all of your pets, enroll as many (or as few) as you'd like

### **Vet Network**

Q34. OK, making sure I understand that: even if I don't use a network vet, I could still use this plan to save on prescriptions (new & refill)?

Answer: Correct, for pet prescriptions that have a human equivalent – you can fill them at over 67,000 pharmacies across the US.