



Policy Reference Guide

Common Covered Items

Medically necessary treatment: (examples listed below)

Common Accidents

- Hit by a car
- Insect bites/Stings
- Eye scratches
- Foreign body ingestion
- Mouth/Tooth injury
- Toxic ingestion

Illnesses & Injuries Over Time

- Cancer
- Ear infections
- Skin conditions
- Allergies
- Digestive issues
- Respiratory issues
- Kidney disease
- Urinary tract infections
- Diabetes
- Hyperthyroidism
- Arthritis
- Hip dysplasia
- Cruciate ligament injuries

- Up to 90% coverage for medically necessary veterinary services and treatments
- Annual/Bi-annual wellness exams
 - Up to the age of 7, 1 per year
 - 7+ years old, 2 per year
- 50% coverage on prescription foods (when part of a treatment plan)
- 90% coverage on prescription medications
- Holistic/Alternative treatments
 - Acupuncture
 - Herbal therapy
 - Homeopathy
 - Chiropractic
 - Naturopathy
- Hydrotherapy
- Medically necessary euthanasia
- Cremation/Burial up to \$250

Standard Policy Exclusions

- Pre-existing conditions
- Vaccinations
- Treatment and preventatives for parasites
- Spay and neuter surgeries
- Dental treatment (not due to an accident or injury)
- Boarding/Daycare/ Pet sitter
- Grooming
- Declawing/Debarking/ Dew claw removal
- Obedience training
- Trip fees
- Sales tax
- Medical waste disposal fees
- Non-medically necessary euthanasia



Policy Reference Guide

Deductible	
In-Vetwork™	\$50
Out-of-Vetwork	\$100
Emergency Out-of-Vetwork	\$200
Surgery (In OR Out-of-Vetwork)	\$200

	Vetwork Coverage	Out-of-Vetwork Coverage
Services / Treatments	90%	80%
Prescriptions	90%	90%
Prescription Food	50%	50%
Cremation / Burial	90% up to \$250	80% up to \$250
Wellness Exams	100%	Not Covered

Requires Pre-approval

- Surgical procedures
- Veterinary specialist referrals/fees
- Overnight hospitalization
- Services over \$2,500
- Treatment for hip dysplasia
- Tissue or organ transplants



Companion Protect Agency, LLC

10950 El Monte, Suite 120

Leawood, KS 66211

Phone #: 1-800-304-9930 or 913-808-3111

Email: vetwork@companionprotect.com

Fax: 913-808-3125

www.companionprotect.com

v20190403