

**CareGuard<sup>®</sup>**  
**Premier**  
**Coverage**

# BENEFIT ALLOWANCES

Applicable benefits are based on the species of the insured pet

CANINE BENEFITS	Annual Benefit Allowance	FELINE BENEFITS	Annual Benefit Allowance
Wellness Exam Two times per policy term (\$30 per visit)	\$60	Wellness Exam Two times per policy term (\$30 per visit)	\$60
Canine Vaccinations / Titer	\$35	Feline Vaccinations / Titer	\$35
Heartworm Test	\$30	Choice of ONE of the following: FeLV/FIV Test Heartworm Test	\$30
Fecal Test	\$15	Fecal Test	\$15
Deworming	\$20	Deworming	\$20
Microchip Pet Identification	\$20	Microchip Pet Identification	\$20
Flea Control and/or Heartworm Preventive	\$50	Flea Control and/or Heartworm Preventive	\$50
Choice of ONE of the following: Blood Screen Radiograph (X-rays) EKG	\$50	Choice of ONE of the following: Blood Screen Radiograph (X-rays) EKG	\$50
Choice of ONE of the following: Urinalysis ERD (Kidney Test)	\$20	Choice of ONE of the following: Urinalysis ERD (Kidney Test)	\$20
Choice of ONE of the following: Dental Cleaning Spay / Neuter	\$100	Choice of ONE of the following: Dental Cleaning Spay / Neuter	\$100

No deductible or percentage co-pay shall apply to the benefits listed under the CareGuard Premier Coverage Rider. The benefit payment shall not exceed the fee charged or benefit allowance.

CareGuard Premier Coverage Rider benefits do not apply to any vaccination or procedure that was administered prior to the rider effective date. CareGuard Premier Coverage Rider benefits shall apply only when the base policy is in force and may not extend past the term of the base policy at the time the CareGuard Premier Coverage Rider is activated. Upon renewal of your base policy, the CareGuard Premier Coverage Rider will also be eligible for renewal.