Screen	Voice
[Intro Slide] *How Pet Insurance Works*	--
Video of Jenny sitting/standing in front of whiteboard	Hey there, it's Jenny from Prudent Pet! Our pets get sick and injured, just like us. And even though we both need coverage in case of emergencies, pet insurance doesn't work like the human health network we're used to. I'm going to walk you through how easy it is to use pet insurance, in just 3 simple steps.
Slide with text	Step 1: Pay Your Bill Upfront
Stock video of veterinary clinic	When your pet receives treatment at the vet, you pay the cost of the visit that same day. If you're wondering how to pay a pricey vet bill upfront, check out our video on ways you can cover those upfront costs.
Slide with text	Step 2: Submit Your Claim
Screen grab of Prudent Pet dashboard	Simply submit your bill and completed claim form to Prudent Pet through our online Policy Portal.
Slide with text	Step 3: Get Money Back
Stock video of check, receiving mail, or family with dog	After your claim is submitted and approved, Prudent Pet will send you a check based on your chosen reimbursement percentage, subject to your deductible and annual limit. Some policyholders choose to receive up to 90% back on covered medical costs.
Video of Jenny sitting/standing in front of whiteboard	That's it! Prudent Pet's process is as easy as those 3 steps. If you have any questions, let us know! We'd be happy to hear from you.

End slide with contact information/legal disclaimer	--

Screen	Voice
[Intro Slide] *Top 10 Insurance Terms You Need to Know*	--
Video of Jenny sitting/standing in front of whiteboard	Hi guys, it's Jenny from Prudent Pet! When it comes to buying insurance, you should always know exactly what you're getting. Prudent Pet strives to be as transparent as possible with our community. That's why I'm going to walk through the definitions of common insurance terms you may experience on your insurance buying journey. Keep in mind these may not be exact definitions, but the details of what each phrase may mean in the context of pet insurance.
Slide with text	Number one is "Policy"
Stock video of dogs/vet visits/families	Also referred to as a plan, a policy is a contract between an individual and their provider detailing the terms of the insurance. A policy will contain the terms and conditions of your pet's coverages.
Slide with text	Number two is "Policyholder"
Stock video of dogs/vet visits/families and dogs	A policyholder is the person who owns an insurance policy and can exercise all privileges under the contract of insurance. So with pet insurance, you are the policyholder and you exercise your privileges for your pet's medical costs.
Slide with text	Number three is "Coverage"
Stock video of dogs/vet visits/families and dogs	The word "coverage" refers to the amount of financial protection for an individual issued by their insurance provider

	Coverage varies depending on the plan. For instance, an Accident-Only plan covers treatment related to accidents, while an Accident + Illness plan covers treatment related to both accidents and illnesses.
Slide with text	Number four is “Deductible”
Stock video of dogs/vet visits/families and dogs	The “deductible” is the amount you pay for covered medical services before your insurance plan starts to pay. For example, if your deductible is $200, you would have to pay $200 of your pet’s medical costs *before* your insurance would pay out.
Slide with text	Number five is “Reimbursement”
Stock video of dogs/vet visits/families and dogs	“Reimbursement” refers to the money a policyholder receives back from Prudent Pet for medical costs. Policyholders first pay costs out-of-pocket and then are reimbursed for the covered loss by the insurer. The higher the reimbursement percentage, the more money you receive back after paying costs.
Slide with text	Number six is “Annual Limit”
Stock video of dogs/vet visits/families and dogs	Your policy’s “annual limit” is the reimbursement cap amount on benefits the insurance company will pay in a single year when you’re enrolled in a plan. So, if your annual limit is $5,000, then that is the highest amount Prudent Pet will pay out annually.
Slide with text	Number seven is “Waiting Period”

	A “waiting period” is the window of time between a new insurance policy’s effective date and when the coverage is in effect. Remember: Incidents that occur or show symptoms during this time are excluded from coverage.
Slide with text	Number eight is “Condition”
Stock video of dogs/vet visits/families and dogs	A “condition” refers to all diseases, lesions, disorders, or affliction that normally receives medical treatment. Conditions may or may not be covered by insurance, and usually depend on your chosen plan.
V2	***A “condition” is an Illness, disease, injury or change to your pet’s health that may or may not show symptoms or have been diagnosed. This includes but is not limited to diagnosed or undiagnosed pre-existing, hereditary or congenital conditions, ligament and knee conditions.***
Slide with text	Number nine is “Preventive Care”
Stock video of dogs/vet visits/families and dogs	Sometimes called **preventative care**, preventive care is any treatment or medicine designed to prevent disease and other ailments before they occur. Instead of treating a disease or ailment, preventive care is trying to prevent it from happening in the first place.

Slide with text	And number ten is “Hereditary Condition”
Stock video of dogs/vet visits/families and dogs	A “hereditary condition” refers to genetic disorders inherited by a pet, often related to specific breeds.
Video of Jenny sitting/standing in front of whiteboard	If you still have questions about these insurance terms, feel free to reach out! We’d love to chat with you.
End slide with contact information/legal disclaimer	--

Screen	Voice
[Intro Slide] *Paying Costs Upfront at Your Vet*	--
Video of Jenny sitting/standing in front of whiteboard	Hi, it's Jenny from Prudent Pet! People love our insurance for its simplicity: You pay your vet bill upfront, submit a claim, and get reimbursed for your costs. But we understand that treatments can be very pricey and not every medical expense is manageable in the moment. So today we're going to go over some different options for paying your pet's medical costs while you wait for your reimbursement check from Prudent Pet.
Slide with text "Credit Card"	The first option is paying the bill with your credit card.
Stock video of credit card swiping/veterinary clinics/animals being examined.	Many policyholders pay upfront with their credit cards. Prudent Pet reimburses within 10 business days, so a big charge on your credit card won't be there for long.
V2	***Many policyholders pay upfront with their credit cards. This is helpful if you do not have the cash on hand to pay your bill.***
Slide with text "Care Credit"	The second option is Care Credit.
Stock video of credit card swiping/veterinary clinics/animals being examined.	Care Credit is a healthcare credit card that offers short-term financing over a period of 6 to 24 months. Even if you have pet insurance, you can still opt for Care Credit initially.

	This means you will make your first smaller payment at your vet visit instead of paying the bill in full.
Video of Jenny sitting/standing in front of whiteboard	Then, when you receive your reimbursement check from Prudent Pet, you can simply use it to help pay off your Care Credit.
Slide with text "Talk to Your Vet"	The third option is talking to your vet.
Stock video of credit card swiping/veterinary clinics/animals being examined.	If you're not in a position to use or open lines of credit, explain your situation to your vet. While we can't guarantee every veterinary clinic will negotiate a payment plan, some may be willing to let you pay in installments, especially if you let them know your pet is insured with Prudent Pet.
Video of Jenny sitting/standing in front of whiteboard	We hope this helps if you're ever in a situation where you need to pay a hefty vet bill upfront. If you have any questions regarding the reimbursement process, feel free to reach out. Bye!
End slide with contact information/legal disclaimer	--