

## 9 Reasons You And Your Pets Will Love The Pet Health Matching Account

Very simply, the **Pet Health Matching Account (PHMA®)** is the ultimate source for savings on all of your pet's veterinary expenses and needs because:

**Superior Account Crediting:** The PHMA® awards pet owners access to up to \$2 or more in medical benefits for their pets for every \$1 they contribute as the program progresses

**Flexible Monthly Payment Plans:** You can switch to a higher contribution plan at any time based on your pets' needs

**Paid-Up Pet Benefits:** Once your PHMA® account balance reaches its target account balance cap, your monthly contribution is drastically slashed and you will only have to pay a monthly maintenance fee to keep your account in force

**Guaranteed Account Growth:** The monthly benefits awarded into your PHMA® account balance are guaranteed and increase each month



**Guaranteed Issue:** The PHMA® requires no upfront underwriting and will also allow you to cover every pet in your household!

**No Concern Over Pre-Existing Conditions:** The PHMA® will cover all of your healthy or unhealthy pets starting on Day 1

**Easy To Use!:** Enjoy access to instant payments of all your veterinarian needs with your Pet Health Matching Account by simply swiping your PHMA® Pet Medical Claims Visa® Prepaid Card directly at your vet's office or complete and submit our simple mail-in reimbursement form with your itemized receipts

**Track Your Benefits And Account Balance On A Daily Basis:** Check your current account balance and transaction history in real time through your PHMA® member portal and mobile app

**PHMA® Benefits Roll Over Year-To Year And For New Pets:** The benefits that you will be able to build, retain and roll over year-to-year inside of your PHMA® account balance will provide you with the invaluable security and certainty knowing all of your current and future pets and pet health needs will be covered



The PHMA® is not pet health insurance.

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## Why All Pet Owners Must Own The PHMA®

### Top 10 Most Expensive Pet Health Procedures

Sources: <https://www.moneytalksnews.com/10-expensive-pet-health-problems/>  
and <https://www.finder.com/pet-surgery-cost>

Condition	Average Cost Per Claim
1. Hip Dysplasia	\$8,000
2. Glaucoma Surgery + Medication	\$6,000
3. Cruciate Ligament Repair	\$5,500
4. Gastropexy (Stomach Bloat)	\$5,000
5. Laser Eye Surgery	\$5,000
6. Broken Bones	\$3,700
7. Intervertebral Disc Disease	\$3,282
8. Foreign Body Ingestion	\$3,000
9. Cataracts Removal	\$3,000
10. Cancer Tumor Removal*	\$1,677

\* Initial treatment for minor surgery, more for additional cancer treatment

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## We Secure Your Lifetime Of Pet Memories

### Empower Yourself With The Best Pet Health Care Possible



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\*The PHMA® Pet Medical Claims Visa® Prepaid Card is issued by the Bancorp Bank pursuant to a license from the Visa® U.S.A Inc. The Bancorp Bank; Member FDIC. Card may not be used everywhere Visa® debit cards are accepted. See Cardholder Agreement for list of eligible goods, services and merchants.

# Preserve The Wellbeing Of Your Pets And Prepare For The Unexpected With The PHMA®

There are countless advantages not to mention the unforgettable memories that come along with the joys of pet ownership. Wouldn't it be nice to be able to afford nearly any life-extending treatment for your cherished pets that you might not have been able to afford before such as a \$5,000 hip replacement procedure and prolonged cancer treatments that could add not just months but years of health and happiness that you and your pets could enjoy together?

The Pet Health Matching Account (PHMA®) is a medical savings account designed exclusively to pay for the veterinary expenses for all of the pets in your household. It is the financial solution for all pet lovers out there to help them better manage all of the expected and unexpected medical expenses that they will be tasked with paying for regarding all of their current and future household pets.

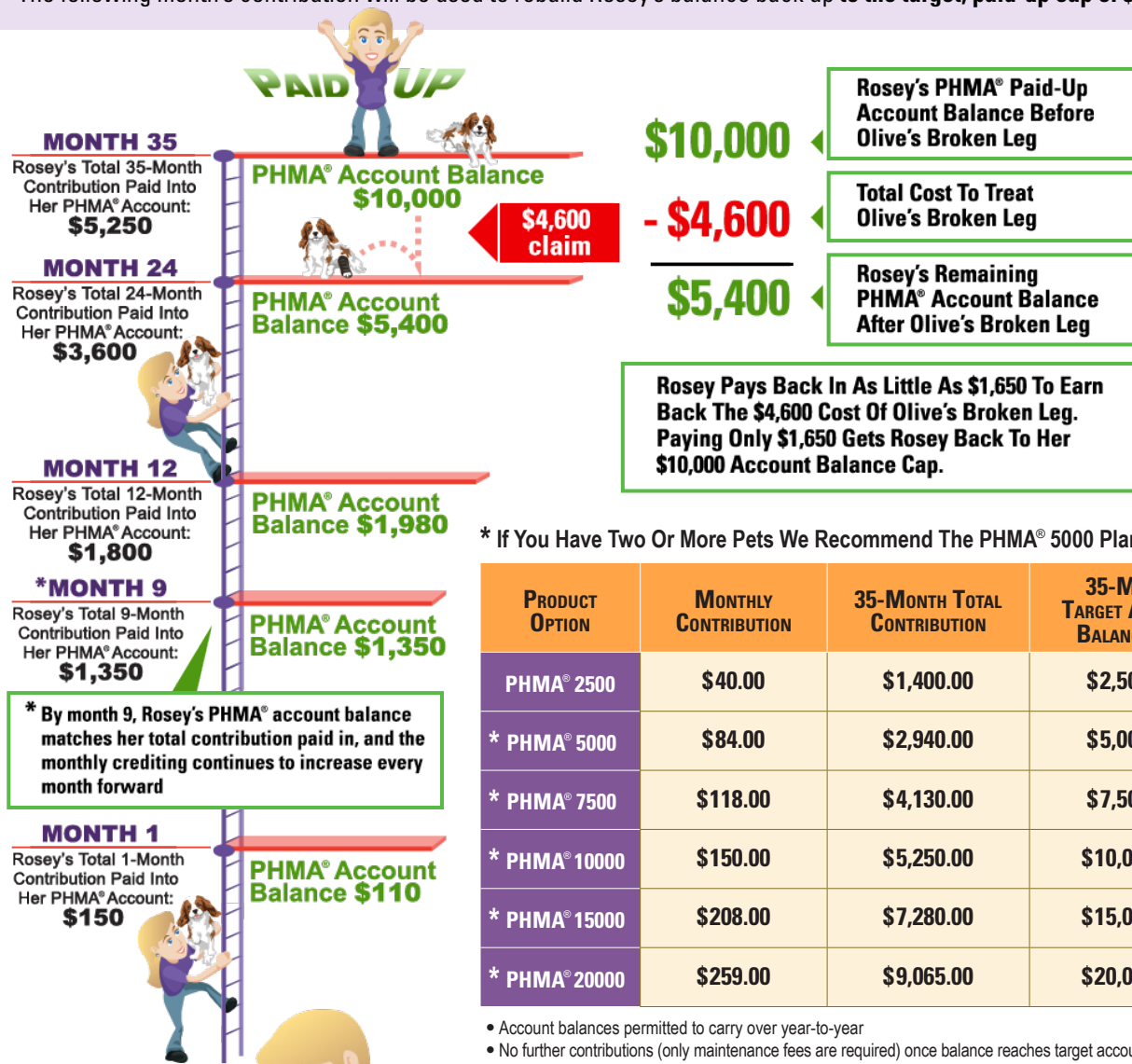
## The Pet Health Matching Account Is The ONLY First-Dollar Pet Health Coverage Plan On The Market!

The PHMA® creates additional pet health care savings for pet owners that would have never been possible for them before in addition to providing the security blanket and peace of mind that pet owners like you are desperately seeking and will appreciate for any future, unforeseen pet medical expenses that you might incur. You will choose from our six different monthly, contribution options that will be able to fit into any serious pet owner's monthly budget. Once you have selected the plan of your choosing, the PHMA® account crediting that you receive each month that is added to your monthly contribution will continue to grow until you are receiving access to up to \$2 or more in pet medical benefits for every \$1 that you pay into your PHMA® plan on a monthly basis as the program progresses. You can check your current PHMA® account balance anytime on your PHMA® member portal or mobile app.

Each of the six PHMA® plans that are available for you are all designed to grow to a target account balance of your choosing over 35 months if you did not use your benefits. However, the PHMA® account crediting is so strong that you can certainly use your PHMA® as much as you would like along the way before reaching your target account balance cap by swiping your PHMA® Pet Medical Claims Visa® Prepaid Card at your veterinarian's office. When you do use your card you will still be saving money on all of your out-of-pocket, pet health expenses because of how quickly you can refill your account balance once you use your benefits.

## PHMA® 10000 Level Illustrated

When a pet medical claim is filed, the claim amount is subtracted from Rosey's current PHMA® account balance. The following month's contribution will be used to rebuild Rosey's balance back up to the target, paid-up cap of \$10,000.



Meet PHMA® Customer **Rosey** And Her Dog **Olive**



- Account balances permitted to carry over year-to-year
- No further contributions (only maintenance fees are required) once balance reaches target account balance cap
- Total contribution amounts assume no prior medical expenses paid for with your PHMA® Pet Medical Claims Visa® Prepaid Card
- Monthly contribution amounts do not vary based on the number of pets in your household
- Your monthly contribution amounts are fixed at the rates listed above per product option
- Your monthly contribution amount and its corresponding account balance cap can be changed on a monthly basis
- The PHMA® cannot be used for large, non-household animals or exotic animals

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