



America's Favorite Pet Insurance!

Get Up to 20% Off With Your Special Discount*

spotpet.link/hcsefcu

Spot helps protect your pet & wallet by getting you up to **90% cash back** on covered vet bills, even offering plans with unlimited annual limit for peace of mind.

Spot Plans Help Cover Vet Bills for:

- Vet Exam Fees
- Behavioral Issues
- Dental Illnesses
- Cancer & Growths
- Diagnostics
- X-rays & Tests
- Surgery
- Unexpected Emergencies
- Hereditary Conditions
- Prescription Medications
- Microchip Implantation
- and much more...

Unleash More With Spot



Access **\$2500+** in exclusive discounts from top pet brands.¹



Get unlimited 24/7 virtual pet care from vet experts for your pet.

Flexible Plans For Any Budget

Customize your plan and get started for as little as **\$9/month!**²

Simple & Easy Claims Process

- 1 Visit Any Licensed Vet in the U.S or Canada
- 2 Submit Your Claim Online
- 3 Get Cash Back for Covered Vet Bills!

Awarded By Pet Experts.
Trusted By Pet Parents.



*10% group discount on every pet, plus an additional 10% multi-pet discount on all pets after the first. Group discount not available in TN. Discounts vary and are subject to change. 1. Eligibility is open to all. Based on total combined Spot Perks discounts applied to avg. vendor cart value. See spotpet.com/perks-terms. 2. Advertised premium is based on an accident and illness plan with an 80% reimbursement rate, \$750 annual deductible, and a \$2,500 annual limit for a 2-year old mixed cat in 33801. Plan costs vary. For all terms visit <https://spotpet.com/sample-policy>. Products underwritten by either Independence American Insurance Company (NAIC #26581) or United States Fire Insurance Company (NAIC #21113), and are produced by Spot Pet Insurance Services, LLC. (NPN # 19246385, CA License #6000188).