

Pet Care benefit

for Fedhealth members

Enjoy the peace of mind that the furry members of your family are taken care of too! All Fedhealth members enjoy access to the Pet Care benefit – consisting of one free virtual chat per month with a vet through the **TAME Vet App**, as well as the **Paw Paw Insurance benefit**.



TAME

Background

The **TAME Vet App** was developed in 2020 during the COVID-19 hard lockdown when the founder could not take her dog to the vet. As a result, TAME was born to help all pet owners ensure good care for their pets 24/7 nationwide.

Having a vet in your pocket gives you as a pet owner instant peace of mind with a click of a button. No matter where you are, if you have a smartphone and Wi-Fi, our team of vets will be able to assist you. TAME prioritises your pet's health above all else, and we always recommend clinic visits.

Please note: TAME does not dispense medication and/or diagnose patients. We are here to offer professional, sound advice.

Here's what Fedhealth members can look forward to under the Pet Care benefit...







1. Virtual consult with a vet through the TAME Vet App

One online vet consultation:

Valued at a minimum of R600. Based on an in-person vet consultation at a clinic.

- As a Fedhealth member, you have one monthly chat with our team of registered vets. Our vets are **online from 09h00 to 21h00**, seven days a week.
- To access the chat, simply click on the **Virtual Vet feature** in the app and choose any available vet.
- Our vets aim to reply instantly, but may take up to 10 to 15 minutes (max) to respond.

Benefits of using the TAME Vet App

 <p>Photo/ video share:</p> <p>Upload videos and photos of your pet in real-time while chatting with a vet, vet tech or senior nurse to better communicate your pet's issue.</p>	 <p>Peace of mind:</p> <p>Instant support and long-term relationship building with TAME vets... A trusted vet in your pocket.</p>	 <p>Pet management system:</p> <p>Streamline pet ownership by storing all your important pet information on one platform for safe keeping and easy access.</p>	 <p>Convenience:</p> <p>Share pet medical records with a TAME vet in real-time to save time.</p>	 <p>Educational videos:</p> <p>Free access to a library of TAME educational videos on how to better care for your pet from home.</p>
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Emergencies

In-clinic consultations are required for all emergencies, but TAME can help guide pet owners to make the pet comfortable until they can get to the vet.

In addition to providing guidance, TAME vets and vet techs can help pet owners understand the urgency of the pet's situation and advise them on seeking in-person or emergency care. If a pet is experiencing a life-threatening situation, TAME will always insist on immediate vet care at your closest veterinary clinic.

What can you ask our vets?

- **Health concerns:** Online vets and vet techs talk through your pet's symptoms and provide information about illnesses, allergies, injuries and more.
- **Lifelong wellbeing:** Learn how to support your pet's wellbeing at every age, from supplements to dental care
- **Food and nutrition:** We'll help take the guesswork out of food and treats for your cat or dog.
- **Behaviour questions:** Find out how to bring out your pet's best behaviour, plus tips for everything from potty training to walking on a leash.

TAME



Setting up your pet's profile



Open the **Fedhealth Member App**, scroll down and tap on the **TAME Vet App card** on your home screen to follow the prompts to download the TAME Vet App. TAME is available on iOS and Android.



Agree to the **TAME Vet terms and conditions** and continue to the sign-up process.



Once you are in the app, head to **'My Pet'** where you can create your pet's profile and store all general information and medical records. The more information you share, the better the picture our vets will have of your pet, and the better they will be able to assist you.

Once you've downloaded the TAME Vet App and accepted the terms, **you can access TAME through the Fedhealth Member App** in subsequent logins.

2. Paw-Paw Accident Only benefit



The following cover is available exclusively to Fedhealth members under the Paw-Paw Accident Only benefit – which can also be accessed via the TAME Vet App:

Coverage

Annual Coverage Limit	Up to R10 000 per policy within a policy year
Vet costs due to	Accidental injury
Excess	15% of claim (minimum R250)

Eligibility

Age of pets	Pets over 8 weeks old
Location	South African households
Vaccination requirements	Must be up to date

What's covered?



A motor vehicle accident.



A burn or electrocution.



A fall from an elevated position.



A near drowning.



The actions of another animal.



A swallowed or embedded foreign object requiring surgical or endoscopic removal.



A snake bite.



An allergic reaction to an insect bite other than tick or flea bites.



Biliary (tick bite fever) is covered as an accident.



Accidental poisoning.

Or otherwise resulting in:

- A fractured bone.
- A puncture wound.
- A traumatic ligament or tendon injury.

- Lacerations, abrasions or wounds.
- A gastric torsion (gastric dilation volvulus).

Policy terms:

- Diagnosis within 48 hours of the accident.
- Covers pets in the household of the policyholder/main member.
- Excess fee: 15% of claim (minimum R250).
- Pre-authorization required for non-emergencies; emergencies notified within 72 hours.
- Claims submitted within 60 days of treatment.
- Second veterinary opinion rights reserved by P.UMA.
- Reasonable prevention of injury and illness expected from the pet owner.

Exclusions

- Any sickness, disease, infection or any change in a pet's health which is not caused by an accidental injury.
- The costs of any treatment related to a pre-existing condition.
- Any invoices submitted more than 60 days after the date of last treatment.
- The costs for any treatments for injuries incurred outside of the Republic of South Africa.
- Any treatment by person/s not registered with the South African Veterinary Council.
- Any allergic reaction to a vaccine or medication.
- Any surgical items that can be used more than once. These are non-chargeable items.
- The costs of any prosthesis, implants or transplantation.
- Any injury caused by negligence. P.UMA will report all abuse to the relevant authorities.
- The costs of treatment extending beyond 30 days from the date of the injury.
- The costs of non-emergency follow-up treatment not pre-authorized by P.UMA.
- The costs of complimentary and supplementary treatment or any treatment that do not form part of mainstream veterinary science.

How to claim



Visit <https://pawpawpets.co.za/claims/> and insert your Fedhealth membership number.



Submit the online claim form with all required details.



Provide complete and accurate information.



Scan here to be directed to our claim form

For more information, please visit tame.org.za or pawpawpets.co.za

Underwritten by: Renasa Insurance Company (Pty) Limited and administered by Pet Underwriting Managing Agency (Pty) Ltd (P.UMA).

