



**American Equine Insurance Group | AEIG is Simply the Best!**

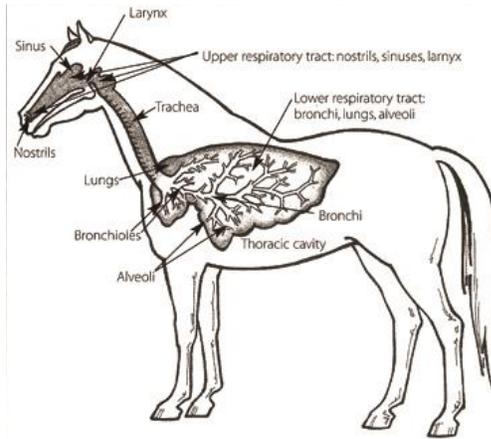
## Respiratory and Sinus Conditions

At AEIG, you get coverage written by horse people, for horse people. We believe that we offer the most comprehensive and complete coverage for your horse's unexpected medical needs.

But don't take our word for it. Follow along with our monthly comparison series to see how AEIG stacks up to our competitors. Our case studies use actual paid claims and a \$10,000 limit of medical/surgical coverage to compare how different companies cover the same health condition.

We hope to spotlight some of the important details in the fine print of insurance policies that owners should consider. We want you to feel comfortable in the decision you make when choosing an insurance policy for your equine partners.

🐾 Is your horse's cough or runny nose serious? It could be. These symptoms can originate from just about anywhere in the respiratory tract, can affect performance or even be life-threatening. Whether the cause is in the lungs, throat, or sinuses, prompt care is essential and can be costly. Let's take a look...



### AEIG Coverage Highlights

**\$2,500 Diagnostic Sublimit**

**→ No Treatment Sublimit ←**

**We cover laryngeal hemiplegia**

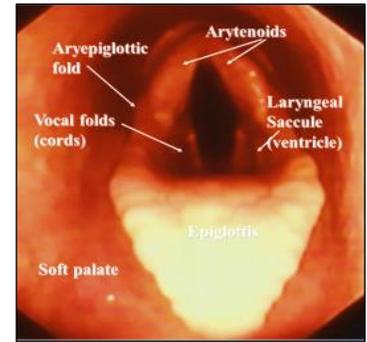
**Did you know that horses cannot breathe through their mouth, only their nose?**

### Respiratory Claim #1

Case Description: A 7-year-old warmblood dressage horse was evaluated for respiratory noises under saddle. An exam, including endoscope, bronchoalveolar lavage, and bloodwork revealed laryngeal hemiplegia and inflammatory airway disease. The horse was treated with a injectable and inhaled (nebulizer) steroids, bronchodilators, and surgery to resect the left vocal fold and laryngeal sacculle.		Total Covered Charges	\$4,975.84		
		Diagnostic Charges	\$1,876.26		
		Treatment Charges	\$3,099.58		
AEIG		Company A		Company B	
\$2,500 diagnostic sublimit \$400 deductible		No coverage for laryngeal hemiplegia \$300 deductible		20% copay \$500 deductible	
Covered Diagnostics	\$1,476.26	Covered Diagnostics	\$1,333.76	Covered Diagnostics	\$1,101.01
Covered Treatments	\$3,099.58	Covered Treatments	\$1,622.00	Covered Treatments	\$2,479.66
<b>Total Paid</b>	<b>\$4,575.84</b>	<b>Total Paid</b>	<b>\$2,955.76</b>	<b>Total Paid</b>	<b>\$3,580.67</b>

### What is Laryngeal Hemiplegia?

Laryngeal hemiplegia is a condition in which one or both arytenoid cartilages of the larynx are fully or partially paralyzed. These cartilages open and close allowing air to pass through into the trachea and protects the airway during swallowing. The result of this paralysis is a decrease in the amount of airflow into the lungs, which can lead to exercise intolerance. Affected horses are commonly called “roarers” due to the “roaring” sound many make when breathing.



### Respiratory Claim #2

Case Description: An 8-year-old warmblood jumper was diagnosed with grade 4 laryngeal hemiplegia through an upper airway endoscopic examination. Left laryngeal prosthesis surgery was performed to correct the condition.

Total Covered Charges	\$4,429.25
Diagnostic Charges	\$482.00
Treatment Charges	\$3,947.25

AEIG	Company A	Company B
\$2,500 diagnostic sublimit \$400 deductible	No coverage for laryngeal hemiplegia \$500 deductible	30% diagnostic copay No coverage for laryngeal hemiplegia \$400 deductible
Covered Diagnostics \$82.00 Covered Treatments \$3,947.25	Covered Diagnostics \$0.00 Covered Treatments \$0.00	Covered Diagnostics \$0.00 Covered Treatments \$0.00
<b>Total Paid</b> <b>\$4,029.25</b>	<b>Total Paid</b> <b>\$0.00</b>	<b>Total Paid</b> <b>\$0.00</b>

#### Bacterial and Viral Respiratory Conditions:

- 🐎 Equine Herpesvirus Infections
- 🐎 Equine Influenza
- 🐎 Equine Viral Arteritis
- 🐎 Pneumonia and Pleuropneumonia
- 🐎 Rhinitis
- 🐎 Tracheitis
- 🐎 Strangles

#### Noninfectious Respiratory Conditions:

- 🐎 Inflammatory Airway Disease
- 🐎 Reactive Airway Disease (Heaves/COPD)
- 🐎 Laryngeal Hemiplegia
- 🐎 Dorsal Displacement of the Soft Palate
- 🐎 Arytenoid Chondritis
- 🐎 Exercise-induced pulmonary hemorrhage (EIPH)

**The normal respiration rate for an adult horse is 12 breaths per minute.**

### Respiratory Claim #3

Case Description: A yearling colt developed strangles after being transported across multiple states. Strangles turned into pneumonia with pulmonary abscessation. The colt was hospitalized, received supportive care, medications, broncheal washes and various lab work and diagnostics to track the recovery progress. Invoices were submitted over a time period of 100 days (3+ months).

Total Covered Charges	\$4,614.99
Diagnostic Charges	\$1,828.84
Treatment Charges	\$2,786.15

AEIG	Company A	Company B
\$2,500 diagnostic sublimit \$400 deductible	30% diagnostic copay \$3,000 diagnostic sublimit \$400 deductible	\$300 deductible
Covered Diagnostics \$1,428.84 Covered Treatments \$2,786.15	Covered Diagnostics \$1,000.19 Covered Treatments \$2,786.15	Covered Diagnostics \$1,528.84 Covered Treatments \$2,786.15
<b>Total Paid</b> <b>\$4,214.99</b>	<b>Total Paid</b> <b>\$3,786.34</b>	<b>Total Paid</b> <b>\$4,314.99</b>

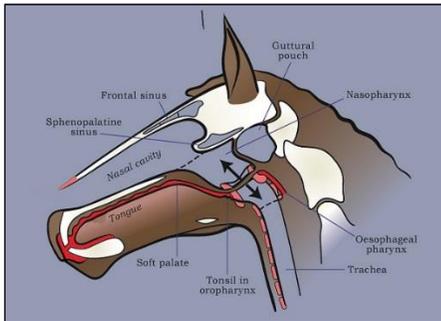
### Sinus Claim #1

Case Description: A 12-year-old thoroughbred gelding was evaluated for nasal drainage. Diagnostics included a physical exam, upper airway endoscopes, and skull radiographs. The initial diagnosis of sinusitis was treated with antibiotics. Upon its return a couple months later, an MRI found a sinus mass and nasal septum deviation. Sinus flap surgery was performed. A histopathology report diagnosed chronic rhinitis and inflammatory polyps. Treatment was over 8 months within the policy.	Total Covered Charges	\$8,061.70
	Diagnostic Charges	\$3,935.00
	Treatment Charges	\$4,126.70

AEIG	Company A	Company B
\$2,500 diagnostic sublimit \$400 deductible	30% diagnostic copay \$3,000 diagnostic sublimit \$400 deductible	MRI covered 50% 120 days treatment limit \$300 deductible
Covered Diagnostics \$2,500.00 Covered Treatments \$4,126.70	Covered Diagnostics \$2,474.50 Covered Treatments \$4,126.70	Covered Diagnostics \$602.00 Covered Treatments \$138.86
<b>Total Paid</b> <b>\$6,626.70</b>	<b>Total Paid</b> <b>\$6,601.20</b>	<b>Total Paid</b> <b>\$740.86</b>

The most common cause of a sinus infection (sinusitis) is an infected tooth root. **Due to the dental exclusion in the policy wording, AEIG does not cover sinus infections caused by tooth root infections. Sinus infections that did not originate in a tooth are covered.** Read your policy carefully to know if there is exclusion wording to limit coverage for similar reasons. Each carrier handles these situations differently.

### Did you know about 50% of the horse's head is sinus cavity?



#### Sinus and Other Respiratory Tract Conditions:

- 🐾 Ethmoid Hematoma
- 🐾 Nasal Polyps
- 🐾 Sinus Cysts
- 🐾 Sinus Abscess
- 🐾 Epiglottitis Problems
- 🐾 Sinusitis - Bacterial, Fungal or Viral
- 🐾 Tumor or Mass
- 🐾 Cancer
- 🐾 Trauma or Fracture

### Sinus Claim #2

Case Description: A 3-year-old thoroughbred mare was diagnosed with sinusitis due to a bacterial infection. Diagnostics included radiographs, bloodwork, and an upper airway endoscopy. She was hospitalized for 3 weeks for treatment. She received antibiotics and multiple sinus lavages in that time.	Total Covered Charges	\$3,468.35
	Diagnostic Charges	\$992.00
	Treatment Charges	\$2,476.35

AEIG	Company A	Company B
\$2,500 diagnostic sublimit \$400 deductible	\$500 deductible	30% diagnostic copay \$400 deductible
Covered Diagnostics \$592.00 Covered Treatments \$2,476.35	Covered Diagnostics \$492.00 Covered Treatments \$2,476.35	Covered Diagnostics \$414.40 Covered Treatments \$2,476.35
<b>Total Paid</b> <b>\$3,068.35</b>	<b>Total Paid</b> <b>\$2,968.35</b>	<b>Total Paid</b> <b>\$2,890.75</b>

**Watch your in-box the 2<sup>nd</sup> Tuesday of each month:** Our next topic will be claims for tendon and ligament injuries. If there is a topic you would like us to cover, please let us know.

- All trademarks and tradenames used are acknowledged to be the copyright of their respective owners.
- Prices and coverage descriptions in the illustrations and comparisons are based on the respective carrier's filed rating and filings with various state insurance departments as of March 1, 2018.
- Claims comparisons assume all claims are adjusted in the same manner applying equine industry claims handling standards.
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