



AEIG is Simply the Best!

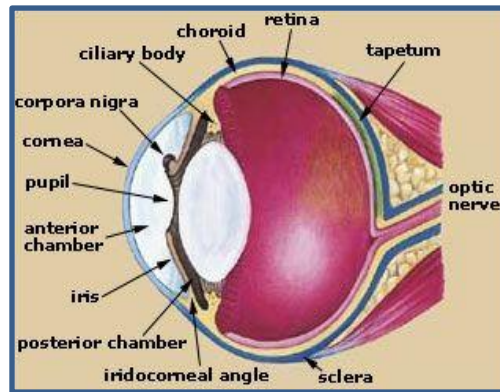
Eye Conditions

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.

🐾 If you notice a problem with your horse's eyes, it should be considered an emergency. Contact your veterinarian as soon as possible.



AEIG Coverage Highlights

\$2,500 Diagnostic Sublimit

→ No Treatment Sublimit ←

No Copays



Moon Blindness is a common name for Equine Recurrent Uveitis (ERU)



Uveitis Claim

Case Description: A 6-year-old Friesian cross gelding was diagnosed with Equine Recurrent Uveitis (ERU) three months into the policy period. After multiple episodes, he was taken to the vet hospital to have Cyclosporine implants put into both eyes. Two additional episodes followed the surgery resulting in additional implants placed in both eyes a few months later. Treatment continued through one month after the policy expiration date (a total of 10 months).

Total Covered Charges	\$5,652.29
Diagnostic Charges	\$744.00
Treatment Charges	\$4,908.29

AEIG	Company A	Company B
\$2,500 diagnostic sublimit \$400 deductible	120 date treatment limit \$300 deductible	20% copay \$500 deductible
Covered Diagnostics \$344.00 Covered Treatments \$4,908.29	Covered Diagnostics \$34.00 Covered Treatments \$2,148.71	Covered Diagnostics \$195.20 Covered Treatments \$3,926.63
Total Paid \$5,252.29	Total Paid \$2,182.71	Total Paid \$4,121.83

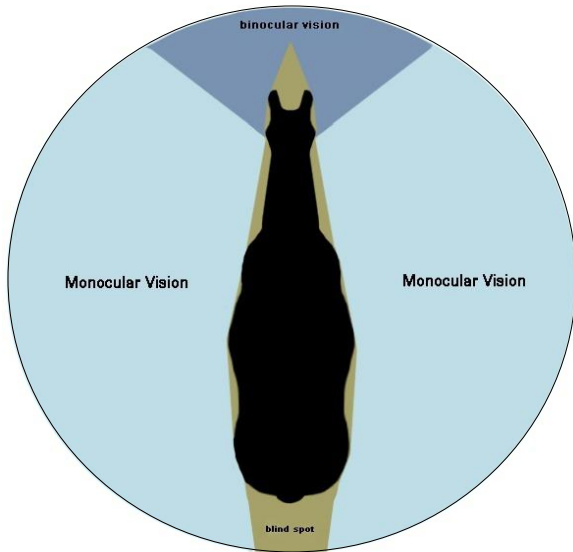
Melting Corneal Ulcer Claim

Case Description: A 9-year-old Quarter Horse came in from the pasture with a cut on his left eyelid. In addition to a full thickness laceration, the diagnosis was left eye corneal ulceration with a deep melting stromal ulcer. The horse was treated in the hospital for 13 days. A subpalpebral lavage system was used to deliver multiple medications to the eye up to four times daily. Additionally, daily lab work was done to track medication sensitivities and healing.

Total Covered Charges	\$7,406.00
Diagnostic Charges	\$1,065.24
Treatment Charges	\$6,340.76

AEIG	Company A	Company B
\$2,500 diagnostic sublimit \$400 deductible	20% copay \$500 deductible	30% diagnostic copay \$3,000 diagnostic sublimit \$400 deductible
Covered Diagnostics \$665.24 Covered Treatments \$6,340.76	Covered Diagnostics \$452.19 Covered Treatments \$5,072.61	Covered Diagnostics \$465.67 Covered Treatments \$6,340.76
Total Paid \$7,006.00	Total Paid \$5,524.80	Total Paid \$6,806.43

Horse eyes come in many different colors, but most are brown, followed by blue.



Horse Vision

- ✦ A horse's eyes are 8 times larger than a human eye
- ✦ Compared to humans, whose vision is 20/20, horses have closer to 20/30 ~ what we see at 30 feet, the horse can see at 20 feet (a 50% deficiency).
- ✦ Due to placement of the eyes on the side of the horse's head, their field of vision is about 350-degrees.
- ✦ A horse has two blind spots: directly behind him and directly in front of his nose (eye level to the ground and out about six feet).
- ✦ Horses have poor vision above and below eye-level.
- ✦ Their large areas of peripheral vision allow easier detection of threats, such as predators.



Keratitis Claim

Case Description: A 9-year-old Andalusian mare was first diagnosed with a small corneal ulcer due to dirt in her left eye. Treatment was started but as the condition quickly worsened, an eye specialist was contacted. The revised diagnosis was fungal keratitis. The horse stayed in the clinic for one week so the eye could be treated aggressively. The condition responded to the aggressive medical management and surgery was avoided.

Total Covered Charges	\$3,428.00
Diagnostic Charges	\$1,241.00
Treatment Charges	\$2,187.00

AEIG	Company A	Company B
\$2,500 diagnostic sublimit \$400 deductible	\$500 deductible Ulcer treatment requires a positive scope (\$175 of Gastrogard in this claim)	30% diagnostic copay \$400 deductible
Covered Diagnostics \$841.00 Covered Treatments \$2,187.00	Covered Diagnostics \$741.00 Covered Treatments \$2,012.00	Covered Diagnostics \$588.70 Covered Treatments \$2,187.00
Total Paid \$3,028.00	Total Paid \$2,753.00	Total Paid \$2,775.70

Ruptured Eye Claim

Case Description: An 18-year-old Missouri Fox Trotter gelding was diagnosed with a ruptured right eye. The cause was likely trauma but could also have been a perforated ulcer. Treatment was to remove the eye. This was done through a standing surgery. Recovery was uneventful.

Total Covered Charges	\$1,955.38
Diagnostic Charges	\$179.50
Treatment Charges	\$1,775.88

AEIG		Company A		Company B	
\$2,500 diagnostic sublimit \$400 deductible		20% copay \$500 deductible		\$500 deductible	
Covered Diagnostics	\$0.00	Covered Diagnostics	\$0.00	Covered Diagnostics	\$0.00
Covered Treatments	\$1,555.38	Covered Treatments	\$1,164.30	Covered Treatments	\$1,455.38
Total Paid	\$1,555.38	Total Paid	\$1,164.30	Total Paid	\$1,455.38

Common Eye Conditions

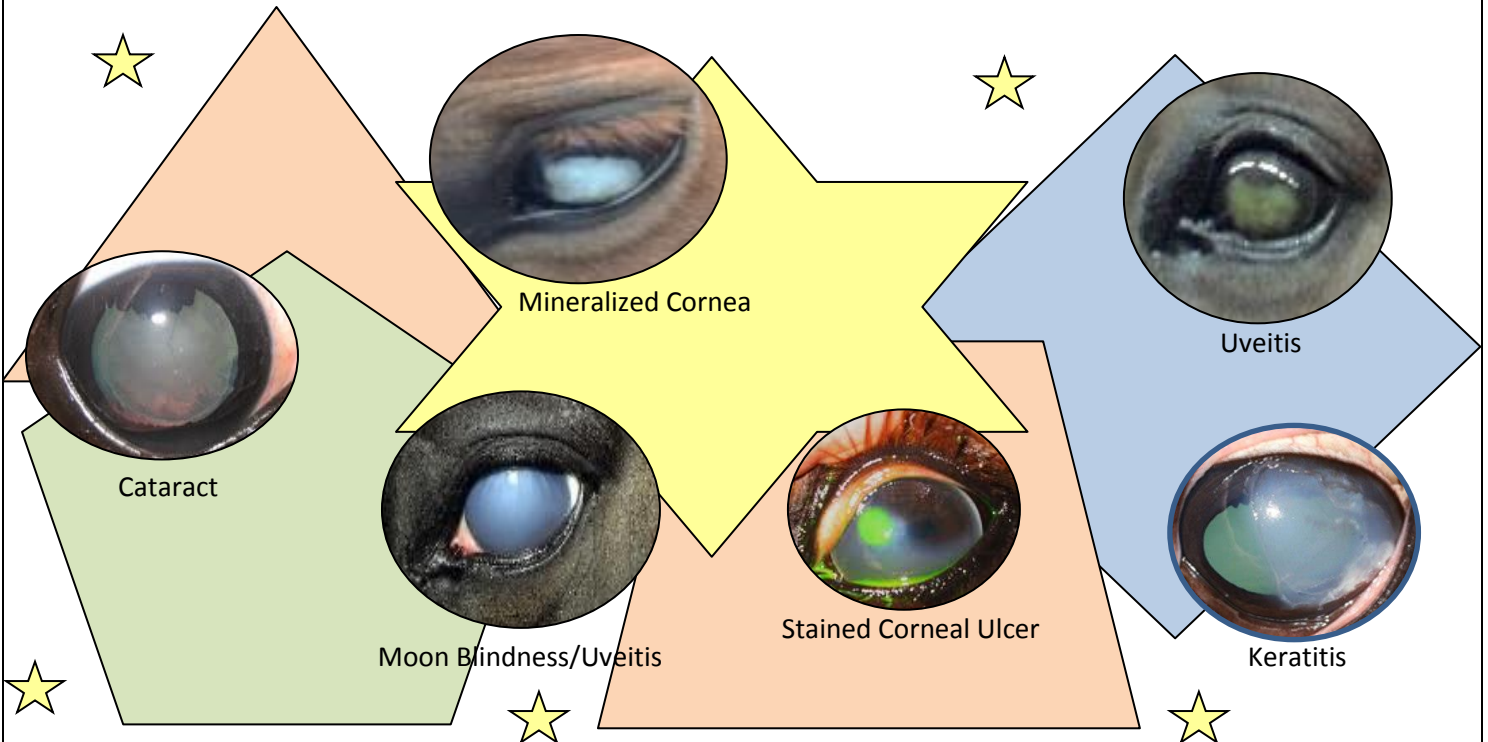
- 🐾 Uveitis
- 🐾 Corneal Ulcer
- 🐾 Keratitis
- 🐾 Cataracts
- 🐾 Abrasion
- 🐾 Tumors/Cancer
- 🐾 Conjunctivitis
- 🐾 Blocked Tear Duct



Common Symptoms

- 🐾 Tearing
- 🐾 Redness
- 🐾 Cloudiness
- 🐾 Inflamed eyelid
- 🐾 Discharge
- 🐾 Light Sensitivity
- 🐾 Constricted Pupil
- 🐾 Yellow-Green Discoloration

Did you know that you can replace a removed eye with a prosthetic eye in horses?



Watch your in-box the 2nd Tuesday of each month: Our next topic will colic. If there is a topic you would like us to cover, please let us know.

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