



AEIG is Simply the Best!

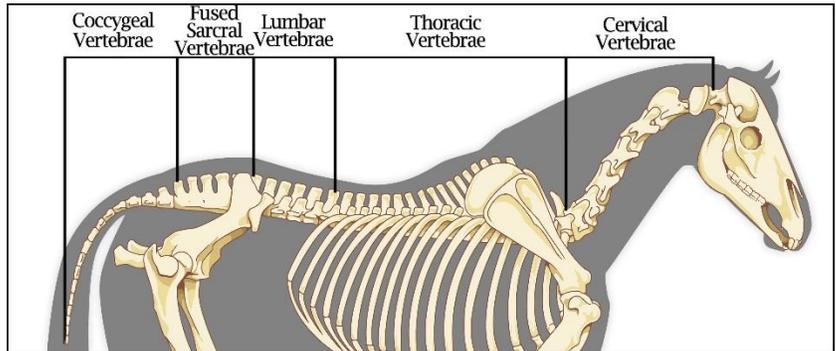
Spine Conditions

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.

 Your horse's spine plays a vital role in everything he/she does. Disruption in normal spine function can present itself in a wide array of symptoms. It may be anything from behavioral changes, sore back muscles, lameness, resistance under saddle or even neurological symptoms.



AEIG Coverage Highlights	
\$2,500 Diagnostic Sublimit	
\$2,500 Lameness Sublimit may apply	
No Copays	

Chiropractic and acupuncture are often used to help maintain back soreness. However, these alternative treatments are not covered by insurance.

Back Soreness					
Case Description: A 13-year-old dressage gelding was treated with one session of shockwave therapy for back soreness diagnosed as a muscle strain. When the soreness continued and he began resisting loading weight on his right hind, a bone scan was done to further investigate. The diagnosis was arthritis in C6-7, the sacroiliac joint (right worse than left), both hind and left front fetlocks, and left hind and left front pasterns. The treatment pursued was to inject the sacroiliac joint.		Total Covered Charges	\$4,016.00		
		Diagnostic Charges	\$2,706.00		
		Treatment Charges	\$1,310.00		
AEIG		Company A		Company B	
\$2,500 diagnostic sublimit \$400 deductible		50% coverage for bone scan 50% coverage for shockwave \$300 deductible		No coverage for DJD/Arthritis \$400/session, \$1,200/claim for shockwave \$400 deductible	
Covered Diagnostics	\$2,306.00	Covered Diagnostics	\$1,176.00	Covered Diagnostics	\$0.00
Covered Treatments	\$1,310.00	Covered Treatments	\$665.00	Covered Treatments	\$400.00
Total Paid	\$3,616.00	Total Paid	\$1,841.00	Total Paid	\$400.00

Kissing Spines

Case Description: An 11-year-old Warmblood gelding used for dressage presented with stiffness under saddle and extremely sensitive back when palpated. Diagnostics, including a bone scan and radiographs, revealed kissing spines. An interspinous ligament desmotomy was performed through a standing surgery.		Total Covered Charges	\$5,135.00		
		Diagnostic Charges	\$2,584.00		
		Treatment Charges	\$2,551.00		
AEIG		Company A		Company B	
\$2,500 diagnostic sublimit \$2,500 lameness sublimit \$400 deductible		20% copay \$1,200/condition for shockwave \$500 deductible		50% coverage for bone scan 50% coverage for shockwave No coverage for Tildren/Osphos \$300 deductible	
Covered Diagnostics	\$2,184.00	Covered Diagnostics	\$1,667.20	Covered Diagnostics	\$1,461.50
Covered Treatments	\$2,500.00	Covered Treatments	\$2,040.80	Covered Treatments	\$1,358.00
Total Paid	\$4,684.00	Total Paid	\$3,708.00	Total Paid	\$2,819.50



Are conditions related to the spine considered lameness?

As often is the answer with horses... it depends. AEIG's claims department (NEA) assesses each individual case to determine if the lameness sublimit applies when the spine is involved. The specific diagnosis and the symptoms are all taken into account. Remember, our policy defines lameness to include gait abnormalities caused by either a structural or functional disorder of the locomotor system, which includes the spine.

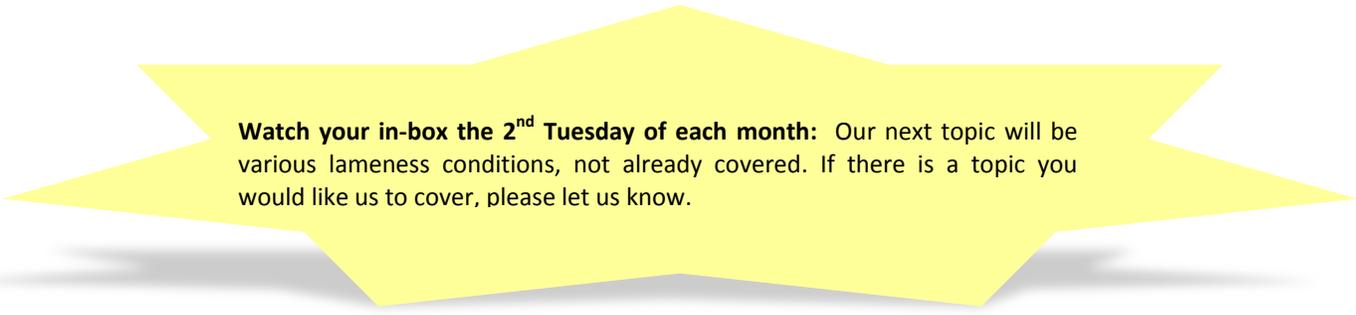
Kissing Spines

- 🐾 A condition where two or more of the spinous processes are positioned so they are touching or rubbing against each other.
- 🐾 Patients may develop back pain, cysts, arthritic changes, behavioral changes, etc.
- 🐾 Treatment may consist of injections, shockwave, or surgery to cut the ligaments.

**Check your mortality policy for the possibility of an exclusion for Wobblers Syndrome.
AEIG does not have an automatic exclusion for Wobblers.**

Cervical Arthritis

Case Description: A yearling warmblood filly was examined in a hospital for neurological symptoms; finding ataxia in all limbs, facial nerve paresis, and a slight left ear drop. Blood tests were run, and imaging, including radiographs, revealed C5-6 and C6-7 degenerative joint disease, an OCD fragment within C5-6, and a cyst-like lesion on C6. A myelogram showed no significant compression. Treatment was to inject the cervical spine and decrease her caloric intake.		Total Covered Charges	\$3,585.59		
		Diagnostic Charges	\$2,504.66		
		Treatment Charges	\$1,080.93		
AEIG		Company A		Company B	
\$2,500 diagnostic sublimit \$400 deductible		50% coverage for myelogram \$300 deductible		No coverage for DJD/Arthritis \$400 deductible	
Covered Diagnostics	\$2,104.66	Covered Diagnostics	\$1,785.10	Covered Diagnostics	\$0.00
Covered Treatments	\$1,080.93	Covered Treatments	\$1,080.93	Covered Treatments	\$0.00
Total Paid	\$3,185.59	Total Paid	\$2,866.03	Total Paid	\$0.00

A yellow starburst graphic with a drop shadow, containing text about email newsletters.

Watch your in-box the 2nd Tuesday of each month: Our next topic will be various lameness conditions, not already covered. 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.
- Price, coverage and claims comparison information is for personal use and guidance only and does not constitute any contractual representation, warranty or obligation on our part.
- Liability for errors, omissions or consequential loss is expressly disclaimed.