New Section: Sales Practice for Wellness Programs:

(A) A wellness program may be marketed and sold alongside a pet insurance policy by a licensed insurance entity as long as:

(1) The purchase of the wellness program is not a requirement to the purchase of pet insurance;

(2) The costs for each wellness program is separate and identifiable;

(3) The terms and conditions for the wellness program is separate from the policy;

(4) The wellness program does not duplicate products available through the pet insurance policy that is marketed and sold alongside such wellness program; and

(5) The advertising of the wellness program is not misleading and in accordance with subdivision B of this section.

(B) In addition to the Unfair Trade Practices Act at [insert reference to NAIC model Unfair Trade Practices Act (#880)], the following marketing practices apply to wellness programs marketed and sold alongside a pet insurance policy by a licensed insurance entity.

(1) Advertising must distinguish between the offered pet insurance and the wellness program, so that the consumer can clearly understand which product is insurance and which product is not insurance.

(2) For advertisements that include costs:

(i) The advertisement must clearly disclose whether the cost includes pet insurance; and

(ii) The cost of the insurance premium must be clearly disclosed prior to enrollment.