

Pet Insurance Comparison Chart For Veterinary Staff

	ASPCA	Nationwide Major Medical	Nationwide Whole Pet (pets 1 - 5 yrs only)	Healthy Paws	Embrace	Figgo	Trupanion	Petplan (now Fetch by the Dodo)	Pets Best	Lemonade	Pumpkin	ManyPets
Reimburse %	70 to 90%	Defined annual benefits per condition	70% or 50%	70 to 90%	70 to 90%	70 to 100% depending on plan limit	90%	70 to 90%	70 to 90%	70 to 90%	90%	80 - 100%
Annual limit	\$3K to \$10K	Per condition limits per year	\$10K	Unlimited	\$5K to \$30K (choice)	\$5K, \$10K or Unlimited	Unlimited	\$5K, \$15K, or unlimited	\$5K or Unlimited	\$5K to \$50K	\$10K, \$20K, or Unlimited	Unlimited
Deductible	\$100, 250, 500 Annual	\$250 annual	\$250 Annual	\$100, \$250, or \$500 Annual	\$200, 300, 500, 750, 1000 Annual	\$100, \$250, \$500, \$750 Annual	\$0 to 1000 (choice) lifetime per condition	\$250, \$300, \$500 Annual	\$50 to \$1000 Annual	\$100, 250, 500 Annual	\$100, 250, 500 Annual	\$0, \$250, \$500 Annual
Exam fees?	No	Yes	Yes	No	Yes	Optional	No	Yes	Optional	Optional	Yes	Yes
Waiting periods	14 days	14 days	14 days	15 days	Illness 14 days / Accidents 48 hours	Illness 14 day / Accident 1 day	Illness 30 days / Injuries 5 days	Illness 15 days / Injury 5 days	Illness 14 days / Injury 3 days	Illness 14 days / Injury 2 days	14 days	Illness 15 days / Wellness 24 hours
Claims pre-approval	No	No	No	No	Yes - Form	No	Yes - form	No	No	No	No	No
Direct pay to vet	N/A	N/a	n/a	n/a	Possible	n/a	Available with Trupanion software	n/a	Available	n/a	n/a	n/a
Benefits schedule?	Only for wellness	Only for wellness or injury that your pet had before coverage started.	No	No	no	Only for wellness	No	No	Only for wellness	Only for wellness	No	Only for wellness
Pre-existing conditions	Any injury, illness, or irregularity noticed by you or your veterinarian before the end of your waiting period.	Any illness or injury that your pet had before coverage started.	Any illness or injury that your pet had before coverage started.	Condition first showed signs before your pet's coverage started (including waiting periods).	Any injury, illness, or irregularity noticed by you or your veterinarian before the end of your waiting period.	Any injury, illness, or irregularity noticed by you or your veterinarian before the end of your waiting period.	Signs or evidence of illness / condition / injury within the 18 months prior to enrollment date or waiting periods.	Any injury, illness, or irregularity noticed by you or your veterinarian before the end of your waiting period.	18 months before the Policy Effective Date; pre-existing bilateral conditions and intervertebral disk conditions are excluded	Anything with signs before waiting period is up; pre-existing bilateral conditions excludes other side	Anything with signs before waiting period is up (before policy effective date)	Any illness developed 18 months before effective date; pre-existing cruciate injuries and hip dysplasia are excluded
Appealing pre-existing conditions	Cured and free of symptoms and treatment for 180 days, except knee and ligament conditions.	Cured conditions for at least 6 months may be able to be covered	Cured conditions for at least 6 months may be able to be covered	No	12 months symptom and treatment-free of a curable condition - can appeal	May cover if curable & they show no signs or symptoms within 12 months of last treatment.	No	365 day exclusionary period	n/a	N/A	Cured and free from treatment and symptoms 180 days. Does not apply to ligament and knee conditions	Symptom and treatment-free for 18 months
Preventive/ wellness	Optional - two tiers	Optional	No	No	Optional	Optional	No	No	Optional - two tiers	Optional - up to 80% to limits	Optional	Optional
Orthopedics	Standard waiting period	Cruciates injuries not covered in the first 12 months	Cruciates injuries not covered in the first 12 months	Hip dysplasia 12 month waiting period; if the cruciate injury is pre-existing on one leg, then the other leg is excluded.	6 month waiting period - can be reduced to 14 days with Orthopedic exam and waiver	6 months for orthopedic conditions (can be waived with exam and waiver)	Covered if not pre-existing	6 months, waived if orthopedic exam is done within 30 days; if tx needed in first six months then other knee is excluded for 12 months; lines are excluded if pre-existing disease	6 months cruciates	6 months cruciates	Standard waiting period	Standard Waiting Period
Hereditary and Congenital	Yes	Some hereditary	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Dentistry	Dental disease but not Anesthetic, cosmetic, endodontic, or orthodontic dental services such as caps, crowns or crown amputation, fillings, implants and root canals or planing	Benefit schedule - tooth resorption, tooth infections, tooth trauma & fractures	Dental diseases covered	Dental injuries/accidents - covers extraction or reconstruction	Dental trauma	Non-routine dental - dental injury or illness, and only if vet-recommended dental care is done and no pre-existing periodontal disease	Dental illness and injury but needs dental exam at least every 12 months and follow prophylaxis recommendations; pre-existing dental disease is not covered	Dental injury and disease (non-routine only); needs vet exam within sixty (60) days prior to policy effective date, and any tx recommended is done	Periodontal disease if free of pre-existing dental disease - covers endodontics for canines and carnassials and extractions; traumatic fractures	Excludes dental illness care but includes injury to teeth only (extraction or reconstruction)	Periodontal disease and injuries	Dental injuries & periodontal disease; prophylaxis is optional
Optional coverages (extra cost)	Optional accident-only coverage	With wellness (benefit schedule)			Wellness rewards like HSA with limit of \$250, \$450, or \$650	Extra care - covers cremation, lost pet, pet theft	Recovery / complementary care package	Rehabilitative, Acupuncture & Chiropractic Coverage	Optional Physical Therapy			
Rx Diets	No	No	Yes	No	No	If exam fee add on is chosen up to \$250/year	50% for 2 months only	No	No	No	Yes	No
Multi-Pet Discounts	10.00%	5.00%	5.00%	No	10.00%	5.00%	No	No but other discounts 10%	5.00%	5.00%	10.00%	n/a
Special note	Includes Complementary treatments and behavior	Only company to offer Bird / Exotic Pet insurance		Includes Complementary treatments	Includes Complementary treatments	Covers behavioral therapy \$500-1000/yr	Waiting periods are waived when activating a certificate from vet	Includes holistic care, vacation cancellation, lost pet help, boarding if owner is hospitalized, up to \$1000 for behavior	Includes Complementary treatments			Complementary treatments by a veterinarian due to accident or illness
Test <12 months mixed breed female Medium dog	\$47.64 (10K, 80%, \$250 deductible)	Major medical with wellness 49.17/mo & Major medical \$28.83/mo	(1 year old) Whole pet 43.85/mo / 70% reimbursement	\$38.73/mo (80%, \$250 deductible)	49.85/mo (10,000 limit / \$300 deductible; 80%)	\$45.16/mo (unlimited, 80% / 250 deductible)	53.76/mo (month \$200 deductible)	\$45.26/mo; 15K, 80%, \$250 deductible	\$24.81 / Unlimited, 80%, \$250 deductible	17.33/mo (10K, 80%, \$250 deductible)	\$6.04/mo (10K, 80%, \$250 deductible)	19.77/mo (unlimited; 90%, \$250 deductible)
What's not covered (detail - Georgia)	Exclusions	Exclusions	Exclusions	Sample Policy	Exclusions	Sample Policy	Exclusions	Sample Policy	Sample Policy	Sample Policy	Sample Policy	Sample Policy
	Sample Policy	Excluded Hereditary by Breed			Sample Policy		Sample Policy					



Author: Cher Hung, DVM

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