

## Pet Insurance Comparison Chart

	Figgo	Nationwide Major Medical	Nationwide Whole Pet (pets 1 - 5 yrs only)	Healthy Paws	Embrace	Trupanion	ASPCA	Petplan (now Fetch by the Dodo)	Pets Best	Lemonade	Pumpkin	ManyPets
<b>Percent reimbursed</b>	70 to 100% depending on plan limit	Defined annual benefits per condition	70% or 50%	70 to 90%	70 to 90%	90%	70 to 90%	70 to 90%	70 to 90%	70 to 90%	90%	80 -100%
<b>Annual limits</b>	\$5K, \$10K or Unlimited	Per condition limits per year	\$10K	Unlimited	\$5K to \$30K (choice)	Unlimited	\$3K to \$10K	\$5K, \$15K, or unlimited	\$5K or Unlimited	\$5k to \$50K	\$10k, \$20K, or Unlimited	Unlimited
<b>Deductible amount / type</b>	\$100, \$250, \$500, \$750 Annual	\$250 annual	\$250 Annual	\$100, \$250, or \$500 Annual	\$200, 300, 500, 750, 1000 Annual	\$0 to 1000 (choice) lifetime per condition	\$100, 250, 500 Annual	\$250, \$300, \$500 Annual	\$50 to \$1000 Annual	\$100, 250, 500 Annual	\$100, 250, 500 Annual	\$0, \$250, \$500 Annual
<b>Exam fee coverage</b>	Optional	Yes	Yes	No	Yes	No	No	Yes	Optional	Optional	Yes	Yes
<b>Waiting period</b>	Illness 14 day / Injury 1 day	14 days	14 days	15 days	Illness 14 days / Injury 48 hours	Illness 30 days / Injuries 5 days	14 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

### 10 Key Topics To Research & Help You Choose:

1. What is their definition of a pre-existing condition and how far back do they look?
2. Can you appeal to remove pre-existing conditions? How long until a cured condition is not pre-existing anymore?
3. Do they cover orthopedic issues like hip dysplasia and cruciate ligament injuries? Does covering one knee/hip exclude the other side as pre-existing?
4. What is the waiting period for orthopedic conditions? Is there a way to shorten the waiting period for orthopedic conditions?
5. Are hereditary and congenital problems covered? Are there exclusions?
6. What dental care is covered (injury only or periodontal disease a well)? Preventative dentistry (dental cleanings)?
7. Is there any optional wellness coverage (vaccines, spay/neuter, flea/tick/heartworm medication, etc)?
8. Is there coverage of alternative treatments like rehabilitation, acupuncture, hydrotherapy (complementary care)? Is this included or optional?
9. Are prescription diets covered if it is for a covered illness/condition?
10. What is the claims process and what documents/forms are needed? Is there a sample policy you can look at?

**Important Note: No insurance plan covers pre-existing conditions!**

Do you own a new puppy/kitten, newly adopted adult, or a young healthy pet? These are perfect candidates for insurance with few or no pre-existing conditions.

Price quotes are available on each website.

It is strongly suggested to look into unlimited annual benefit plans.

Author: Cher Hung, DVM

GVMA

