











# Pet Insurance Comparison 2017

	 healthy paws PET INSURANCE & FOUNDATION	 Petplan pet insurance	 trupanion	 Pets Best PET HEALTH INSURANCE	 EMBRACE PET INSURANCE	 petfirst Pet Insurance	 ASPCA Pet Health Insurance	 Nationwide (Formerly VPI)	 AKC PET INSURANCE	 24PetWatch PET INSURANCE PROGRAMS
<b>Money</b>										
<b>Reimbursement Amount (After deductible is met)</b>	60-90% of vet bill	80-100% of vet bill	90% of vet bill	70-100% of vet bill	70-90% of vet bill	70-90% of vet bill	70-90% of pre-determined "usual" charges	90% of vet bill, or determined by a benefit schedule	80% of vet bill	80% of vet bill
<b>Payout Caps</b>	No limits	Annual limit: \$8000-\$20,000	No limits	Annual limit: \$1,000-\$2,000 Lifetime limit: \$100,000-\$200,000	Annual Limit: \$5,000-\$15,000	Depends on plan	Per incident limit: \$2,500-\$7,000 Annual limit: \$5,000- unlimited	Annual limit : \$400-unlimited	Annual: \$16,000 Per incident: \$1,500-\$5,000 Lifetime: \$8,000-\$13,000	Annual Limit: \$1,500-\$20,000
<b>Deductible</b>	\$100-\$750 per year	\$50-\$200 per incident, per year	\$0-\$1,000 per incident	\$0-\$1,000 per year	\$200-\$1,000 per year	\$50-\$500 per incident	\$100-\$500 per year	\$100-\$1,000 per year	\$75 or \$125 per incident or term	\$100-\$1,000 per year
<b>Monthly Cost</b>	\$15-\$90	\$8-\$60	\$12-\$90	\$5-\$90	\$12-\$200	\$16-\$68	\$8-\$80	\$10-\$60	\$10-60	\$11-\$58
<b>Discounts</b>	AAA, AARP, military	AARP			Spayed/Neutered, multi-pet, direct debit, annual pay, military	internet, military, multi-pet			multi-pet	new adopter, 2-pet, 3+ pet, microchip
<b>Limits</b>										
<b>Age limits for enrollment</b>	Min age: 8 weeks Max age: 14 years	Min age: 6 weeks	Min age: 8 weeks Max age: 14 years	Min age: 7 weeks	Min age: 6 weeks. 14+ years -accident coverage only	Min age: 8 weeks	Min age: 8 weeks, Max age: 13 years (dogs); 15 years (cats)	Min age: 6 weeks Max age: 10 years	Min age: 8 weeks (dogs); 10 weeks (cats). 9+ years - accident coverage only.	Min age: 8 weeks Max age: 8 years (dogs); 10 years (cats)
<b>Waiting Period (Time after policy start date when coverage begins)</b>	Accidents: 15 days Illness: 15 days Hip Dysplasia: 12 months	Accidents: 24 hours Illness: 15 days Injury: 5 days	Injury: 5 days Illness: 30 days	Accidents: 3 days Illness: 14 days	14 days	Accidents: 1 day Illness: 14 days	30 days	1-14 days	Accidents: 3 days Illness: 14 days	Accidents: 1 day Illness: 14-30 days
<b>Coverage</b>										
<b>Coverage Exclusions &amp; Exceptions</b>	<b>Not Covered:</b> -Pre-existing Conditions -Routine/Preventive -Diets -Exams	<b>Not Covered:</b> -Pre-existing Conditions -Routine/Preventive	<b>Not Covered:</b> -Pre-existing conditions -Routine/Preventive -Exams	<b>Not Covered:</b> -Pre-existing Conditions ----- -Routine/Preventive covered only with purchase of wellness coverage for extra fee	<b>Not Covered:</b> -Pre-Existing Conditions ----- -Hereditary & congenital conditions not covered on some plans -Routine/Preventive covered only with purchase of wellness coverage for extra fee	<b>Not Covered:</b> -Pre-existing conditions -Diets ----- -Routine/Preventive Care covered only with purchase of wellness coverage for extra fee	<b>Not Covered:</b> -Pre-existing conditions -Diets ----- -Routine/Preventive covered only with purchase of wellness coverage for extra fee	<b>Not Covered:</b> -Pre-existing conditions -Diets ----- -Routine/Preventive covered only with purchase of wellness coverage for extra fee	<b>Not Covered:</b> -Pre-existing Conditions -Diets ----- -Routine/Preventive only covered with purchase of wellness plan	<b>Not Covered:</b> -Pre-existing conditions -Certain breed-specific illnesses ----- -Routine/Preventive only covered with purchase of wellness plan
<b>Alternative/Holistic treatments</b>	Yes	Yes	Yes, with purchase of additional coverage	Yes	Yes	Yes	Yes, under certain plans	Yes, under certain plans	No	Yes
<b>Medications</b>	Yes, if prescribed for illness or accident	Yes, if prescribed for illness or accident	Yes, if prescribed for illness or accident	Yes, if prescribed for illness or accident	Yes, if administered in the vet clinic. Take home meds covered with RX option for a fee	Yes, if prescribed for illness or accident	Yes, if prescribed for illness or accident	Yes, if prescribed for illness or accident	Some meds covered under wellness. Also coverage if prescribed for illness or injury	Yes, if prescribed for illness or accident
<b>Dental care</b>	Routine dental : No Dental accident: Yes Dental illness: Yes	Routine dental care: No Dental accident: Yes Dental illness: Yes	Routine dental: No Dental accident: Yes Dental illness: Yes	Routine dental care: under some plans Dental accident: Yes Dental illness: Yes	Routine dental care: under some plans Dental accident: Yes Dental illness: No	Routine dental: No Dental accident: Yes Dental illness: Yes	Routine dental: No Dental accident: Yes Dental illness: No	Routine dental care: under some plans Dental accident: Yes Dental illness: Yes	Routine dental care: under some plans Dental accident: Yes Dental illness: Yes	No