



Pet Insurance Comparison Guide

| | Embrace | Trupanion | Nationwide | Healthy Paws | Petplan | PetFirst | Pets Best |
|---|--|---|----------------------------------|--|--|---|--|
| Money | | | | | | | |
| Deductible | \$200-\$1,000 per year | \$0-\$1,000 per incident | \$250 per year | \$50-\$500 per year | \$50-\$200 annual or per incident | \$50-\$500 per incident | \$0-\$1,000 per year |
| Reimbursement amount <i>(after deductible is met)</i> | 70-90% of vet bill | 90% of vet bill | 90% of vet bill | 70%-90% of vet bill | 80%-100% of vet bill | 70%-90% of vet bill | 70%-100% of vet bill |
| Payout Caps | Annual limit of \$5,000-\$15,000 Lifetime limit of \$50,000 | No per incident annual or lifetime limits | Annual limit of \$7,000-\$14,000 | No limits per claim or per year, unlimited lifetime benefits | \$8,000-\$22,000 per year | Annual limits of \$5,000-\$20,000. Chronic care coverage has no per-incident limits | Annual limits \$1,000-\$20,000. Lifetime limits \$5,000-\$200,000. |
| Monthly Costs | \$13-\$100 | \$12-\$90 | \$12-\$60 | \$15-\$90 | \$8-\$60 and one time enrollment fee of \$25 | \$20-\$100 | \$5-\$90 |

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| Limits | | | | | | | |
| Age Limits <i>(limits are before joining, after enrolled pets are insured regardless of age)</i> | Older than 6 weeks, younger than 14 | Older than 8 weeks | Older than 8 weeks younger than 10 | Older than 6 weeks, if older than 6 years no coverage will apply for illness relating hip dysplasia | Older than 6 weeks | Older than 8 weeks | Older than 7 weeks |
| Waiting Period | 2 days for injuries, 14 for illnesses, 6mo. for orthopedic procedures from the start date of policy | 5 days for injury, 30 days for illness from the start date on policy | 14 days for injury/illness, 12 months for cruciate injury, 12 months for angular limb deformity, meniscal damage/rupture from start date on policy | 15 days for injury and illness, 12 mo. for hip dysplasia that occurs within the first 12 mo. of policy effective date | 1 or 5 days for accident/injury, 14 days for illness, 6 mo. exclusion for cruciates and patellas. 12 mo. waiting period for hip dysplasia <i>(when enrolled before age 6)</i> | 14 days for illness, hereditary, congenital or chronic conditions showing signs after first 14 days, 12 mo. for cruciates | 14 days for illness and wellness benefits. 3 day period for accidental injury. |

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| Add-ons/Extras | | | | | | | |
| Routines Care/Wellness | Yes, three tier plan \$250, \$450, \$650 allowance per year | Three optional rider coverages: recovery and complementary care, pet owner assistance or breeding rider | Yes wellness exams and treatments are covered with top tier plan | No | No - does offer vacation cancellation coverage up to \$1,000 for canceled or shortened vacation due to injured pet or pet showing first clinical signs of illness while your away or up to 7 days before trip | Yes, three plan options \$125, \$250 \$400 allowance per year | Yes, with purchase of wellness plan. \$480 annual limit for dogs, \$5435 annual limit for cats |
| Alternative/Holistic | Yes, chiropractic, acupuncture, homeopathic, holistic, laser treatment, hydrotherapy, reiki, electro acupuncture, BICOM therapy, hyperbaric, rehabilitation, VOM, massage therapy standard with every policy | With purchase of Recovery and Complementary Care Rider | No | Yes, acupuncture, chiropractic and hydrotherapy standard with every policy | Yes, acupuncture, chiropractic standard with every policy | Yes, reimbursement for holistic care or alternative therapies | Limited to chiropractic and acupuncture with annual benefit of \$0-\$1,000. |

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| Pet Meds | Yes for treating covered accidents and illnesses. | No | No | Vet prescribed medications approved by FDA for vet use only | Yes as long as it is not for a preexisting condition standard with every policy | No | No |
| Dental | Cleanings covered with purchase of wellness plan | Only treatment required by vet due to illness and injury but no preexisting signs of periodontal disease, gingivitis, tartar, stomatitis or periodontitis | Only with top tier plan | Extraction/reconstruction of damaged teeth due only to injury caused by accident | Extraction/reconstruction of damaged teeth due only to injury caused by accident | Periodontal disease coverage is standard with every policy, teeth cleaning covered with purchase of \$250 or \$4300 tier wellness plan | Teeth cleanings covered with purchase of wellness plan. Extraction, reconstruction of damaged teeth due only to injury caused by accident |
| Prescription Food | Yes with purchase of wellness plan | Covers 1/2 the cost for 2 mo. | No | No | No | No | No |
| Supplements | Only with purchase of wellness program | Only supplements purchased through vet for treatment of injury/illness | No | No | Yes standard with every policy | No | No |
| Hereditary Conditions | Genetic, chronic conditions covered | Yes, hereditary and congenital conditions | Yes with no waiting period on top tier plan, yes with 1yr waiting period on second tier plan. | Yes, hereditary and congenital conditions | Yes, hereditary and congenital conditions | Yes, hereditary, congenital or chronic conditions manifesting after 14 day illness waiting period | Yes with lifetime benefit of \$250-\$3750. Excludes congenital conditions |

Discounts

| | | | | | | | |
|------------------------------|--|----|-------------------|---|---|---|----------------------|
| Multiple Pet Discount | Yes, 2 or more pets on policy- each receives 5% | No | Save 5% on 2 pets | No | 10% for each additional pet | 5% off second pet, 10% off third and beyond | 5% off on second pet |
| Other Discounts | Spay/neuter, annual pay, multiple pet, military, PennHIP | No | No | 10%-15% lifetime discount for animal welfare volunteers, military, membership groups like AAA AARP and Costco, Employer sponsored plans | 5% for online purchase, 10% discount to vet professionals, 10% for military | \$10-\$20 off first mo. when purchasing online, 10% discount for animal care employees, 5% for military | No |

** Actual deductibles and monthly costs vary by state, pet's age and breed. Information gathered July 2016. Plan options and pricing may change. Contact each insurance company directly with policy questions.*