

## Pet Insurance: Comparison of Major Brands and Plans

	NATIONWIDE	AKC	ASPCA	PETPLAN	PETS BEST	PETFIRST	EMBRACE	TRUPANION	HEALTHY PAWS	FIGO
<b>Plan name</b>	Whole Pet with Wellness	Companion Plus (\$10,000 per incident max; \$16,000 annual max)	Level 4	PetPlan (Unlimited Annual Coverage)	Elite Option (\$10,000 annual limit)	Lifetime 20,000	Embrace Plan (\$15K annual max)	Trupanion Plan	Healthy Paws Plan	Ultimate
<b>Base monthly premium</b>	\$64.63	\$64.58	\$63.18	\$88.32	\$69.27	\$115.95	\$112.24	\$72.51	\$57.36	\$49.75
<b>Wellness rider premium</b>	Wellness included on plan	DefenderPlus: \$26.00	Advanced Wellness Care: \$25.00	Not offered	BestWellness: \$23.50	Routine Care 400: \$26	Wellness Rewards \$650 (not an insurance policy): \$46.95	Not offered	Not offered	Not offered
<b>Additional rider premium(s)</b>	N/A	ExamCare: \$8.50 InheritedPlus: \$17.67	Continuing Care rider is included in the premium if pet is eligible.	N/A	N/A	N/A	N/A	Recovery and Complementary Care Rider: \$8.98; Pet Owners Assistance Package: \$4.95	N/A	N/A
<b>Total monthly premium</b> (might vary by location, pet age breed etc)	\$64.63	\$120.75	\$89.68	\$88.32	\$94.77	\$141.95	\$159.19	\$86.44	\$57.36	\$49.75
<b>Deductible</b>	\$250 annual	\$250 annual	\$250 annual	\$250 annual	\$200 annual	\$250 per incident	\$200 annual	\$250 per condition	\$250 annual	\$200 annual
<b>Co-pay</b>	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
<b>Use any veterinarian, emergency clinic or specialist</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Accidents and illnesses, including hospitalizations and surgeries</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Chronic and ongoing diseases</b> (example: allergies)	Yes	Yes	Limited. Continuing Care rider must be in effect. Eligible chronic conditions are subject to separate incident and lifetime limits of \$2,500 and \$6,000, respectively. A separate \$100 annual deductible and 20% co-pay also apply.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Cancer</b>	Yes	Yes	Yes, but chronic/ongoing limits apply	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Dental surgeries and diseases</b>	Yes	Limited. Only covers extraction of permanent teeth broken due to an accident.	Limited. Only covers extraction of broken teeth.	Yes, but annual dental exam is required at owner's expense.	Limited. If injury to teeth is caused by an accident, extraction of damaged teeth and reconstruction of upper and lower canine teeth are eligible for coverage.	Limited. No coverage for orthodontics, endodontics and removal of deciduous teeth.	Limited. Only covers treatment resulting from accidental trauma or dental injuries.	Limited. Pet's teeth must be examined by a licensed veterinarian once every 12 months at owner's expense. Owner must also comply with veterinarian's recommendations for dental care (scaling, cleaning, polishing) at his/her own expense. Dental disease or trauma is covered for canine and carnassial teeth; for all other teeth, coverage is limited to cost of extraction. If your pet is enrolled after 6 months of age, any costs related to retained deciduous teeth are not covered. Open or closed root planing is not covered.	Yes	Yes
<b>Prescription medications</b>	Yes	Yes	Yes	Yes	Limited to medications on formulary list (available on website).	Yes	Yes, with purchase of Rx Drug Coverage rider.	Yes For prescription food, 50% of the cost for up to two months of normal feeding is eligible when recommended by your veterinarian for the treatment of illnesses or injuries covered by your policy.	Yes	Yes
<b>Wellness coverage</b>	Yes	Yes, with purchase of rider.	Yes, with purchase of rider.	Not offered	Yes	Yes	Yes with purchase of Wellness Rewards.	Not offered	Not offered	Not offered
<b>Exclusions &amp; additional limitations</b>	All pre-existing conditions. Boarding, grooming and bathing. Non-veterinary services such as tax and waste disposal.	All pre-existing conditions. Hereditary and congenital conditions, unless InheritedPlus rider is purchased. Costs exceeding \$2,000 for cruciate ligament injuries (per leg). Dental care, unless for extraction of permanent teeth broken due to an accident. Diets, foods, vitamins and nutritional supplements, whether prescribed or not. Coverage allowed for only one illness or injury arising from a repetitive and specific activity or similar activity that has previously occurred. Examples include foreign body ingestion, dog fights and toxin ingestion. Obesity or excess weight not due to underlying medical condition. Osteoarthritis, spondylosis, luxating patella and diabetes, unless InheritedPlus rider is purchased. Necropsy.	All pre-existing conditions Diagnosis or treatment of any and all types of knee or ligament conditions within the first 12 months. Dental diseases. Only one surgical removal of a foreign object—ingested or otherwise—is covered each policy term.	All pre-existing conditions and developmental defects. Routine and wellness care. Any injury or illness/disease for which clinical signs were observed prior to the policy effective date. Any illness/disease for which clinical signs are observed during the first 15 days beginning on the policy effective date. Bilateral knee conditions if pet was treated for condition on one side of the body prior to policy inception, unless pet is examined by a veterinarian 30 days prior to policy and explicitly states that pet has no pre-existing knee-related conditions. Cruciate or soft tissue conditions on one knee are excluded for 12 months if the other knee was treated during the first 6 months of the policy.	All pre-existing conditions. Cruciate ligament injury, tear or rupture that manifests or occurs in the first annual policy term whether or not it was diagnosed or treated. Any prescription or over-the-counter medication that is not included on the formulary list. Pregnancy-related conditions for specified dog and cat breeds.	All pre-existing conditions. Orthodontics, endodontics and removal of deciduous teeth. Intervertebral disc(s) during the first 12 months of the policy period. Cruciate ligament damage or rupture including anterior cruciate ligament, medial cruciate ligament, and cranial cruciate ligament during the first 12 months of the policy.	All pre-existing conditions. Prescription medications unless rider is purchased. Dental diseases. Treatment arising from any pre-existing behavioral problems. For example, if a dog had a habit of eating rocks or other foreign objects before he was insured, foreign object ingestion may not be covered. Only one removal of an ingested foreign object is covered each policy term. Bilateral conditions for which signs or diagnosis were present on one side of the body prior to being insured are considered pre-existing and therefore not covered for either side of the body. For example, if a dog was diagnosed with a cruciate tear in his left leg before he was insured, a cruciate tear in his right leg would be considered pre-existing.	All pre-existing conditions. Exam fees. Dental coverage unless pet is examined by a licensed veterinarian once every 12 months. Open or closed root planing. Costs for deciduous teeth if pet is enrolled after 6 months of age. Bilateral treatments if illness presented itself on either side of the pet 18 months prior to the policy enrollment date. For example, if a pet had a cruciate ligament tear on his right leg prior to the policy, a cruciate ligament tear on the left leg would not be covered. Illnesses or injuries that arise from a repetitive and specific activity (e.g. ingestion of foreign materials and bite wounds). Masses on or under the skin if the same type of mass was present during the 18 months prior to the policy. Preventive care.	All pre-existing conditions and developmental defects. Veterinary examination or office visit fees. Routine and wellness care. Cruciate ligament problems if the opposite leg had cruciate ligament problems prior to enrollment. Pets 6 years or older at enrollment are ineligible for coverage related to hip dysplasia. Conditions arising from a specific activity are not covered if the same or similar activity occurred prior to the policy effective date. For example, if a dog had a habit of eating rocks before he was insured, foreign object ingestion, including any complications, may not be covered. No coverage is available for conditions resulting from activities related to racing, breeding, law enforcement, guarding or for any commercial use.	All pre-existing conditions. Prescription food unless used to dissolve bladder stones and crystals in urine. Six months of treatment are covered for this circumstance. Extra costs or fees for treatment outside of usual surgery hours, unless treatment is certified by a veterinarian as necessary for immediate life-saving. Congenital defects or abnormalities where clinical sign(s) were apparent prior to effective date or within 14 days of the policy. Cruciate ligament damage or rupture within the first six months of the policy. Bilateral treatment if damage or rupture of cruciate ligaments, luxation of the patellas or other soft tissue occurred on one side of the body prior to the inception date of the policy or during the first six months of the policy, or if the treatment occurred within 12 months of the last treatment to the first affected area. Intervertebral disc disease if another disc in the same or neighboring spinal region was treated or showed clinical sign(s) prior to the effective date or the first 14 days of the policy.
<b>Alternative/holistic therapy</b>	Yes	No	Limited. Coverage maximum is \$300 for alternative therapy and \$300 for behavioral therapy, and is available only for treatments specifically listed in the policy.	Yes	Limited to chiropractic and acupuncture performed by a licensed veterinarian.	Yes	Yes	Yes, with the purchase of the Complementary Care Rider.	No	Yes
<b>Annual exam requirement</b>	No	Yes, at owner's expense if rider is not purchased	No	Yes, at owner's expense.	No	No	Required to start coverage, but not on an annual basis.	Annual dental exam is required to maintain limited dental coverage. Cost of dental exam is at owner's expense and not eligible for reimbursement.	No	No