

## Pet Health Insurance

Pets add loyalty, love, and excitement to our lives. Sometimes, that excitement includes accidental injuries and unexpected illnesses. It is our responsibility as owners to have a plan of action when it comes to pet emergencies. The cost of veterinary diagnostics and treatments can add up quickly. Having a financial plan allows conversations between owners and their trusted Veterinarian to remain focused on what truly matters - the best treatment plan for the beloved pet. We encourage every pet owner to familiarize themselves with their pet health insurance options, to be better prepared for such an event.

Pick a plan that fits your needs. There are many pet health insurance options available and some may be customized to better fit your budget. Which plan is best will depend on each families circumstances. Below are some guidelines and links to assist your research.

[PDF 20 Questions to help you choose a pet insurance provider](#)

## Accident and Illness v.s Wellness Care

When shopping for pet health insurance, a great place to start is by deciding what level of coverage you need. Accident and Illness plans cover various treatments for major unexpected health issues. Wellness Care plans cover preventative care expenses such as vaccinations and annual exams. **Not all pet health insurance companies offer wellness care plans.** Wellness coverage is often offered as an additional benefit which can be added to an Accident and Illness policy for an additional fee.

## Health Plan Terminology

There are several insurance terms to understand. Definitions may vary. **It is important to always review the “Definitions” section of any policy.**

**Premium:** The monthly fee you pay for insurance coverage. Ask whether the premium is fixed for life or if you should expect annual increases.

**Deductible:** The amount that you have to pay annually before the insurer pays anything. For example, if you have a \$1000 deductible and your pet needs an \$2000 procedure, you will have to pay \$1000 before your insurer will pay the remaining \$1000. Increasing your deductible may lower your monthly premium.

**Co-insurance / Reimbursement Percentages:** The percentage you must pay *after* you've met your deductible. Co-insurance percentages may vary and are often customizable. For example, if you have plan with 70% / 30% (Insurer / You) co-insurance requirements, the insurer will pay 70% of the full bill and you will be responsible for the remaining 30%.

**Annual Limits:** The maximum amount that the policy will pay in any annual term. Annual limits may vary and are often customizable.

## Coverage / Exclusions

All pet health insurance policies have a list of care or conditions which may be limited or not covered. It is important to review these limitations prior to investing in a policy to ensure that it will meet your families needs. For example:

*How does the policy define “pre-existing conditions”?*

*Are hereditary or congenital conditions covered?*

*Is there a maximum age for enrollment?*

*Is any level of dental care covered?*

*etc...*

## The Company

Perhaps most importantly, does the company have a good reputation? Reflect on your experience when investigating each company. Are the policies and information provided reasonably easy to understand? Does the claims process seem reasonable? Was customer service available to answer your questions? Are there any discounts or hidden fees? Transparency is key!

## Use What You Know

Shopping for pet health insurance can be overwhelming. Hopefully the information provided here will help you research with confidence. Know that, regardless of the outcome, you are taking responsible steps for your family. If questions arise, we would be happy to help!

## Compare Pet Health Insurance Plans

<https://www.petinsurancequotes.com/>

Here are some of the most popular pet insurance companies:

- **ASPCA** <https://www.aspcapetinsurance.com/>
  - Preventive Care coverage is available.
  - Therapeutic diets prescribed to treat an eligible condition are covered.
  - Dental cleaning are covered if they're for treatment of a covered illness.
  - Customer service available by phone only.
- **Embrace** <https://www.embracepetinsurance.com/>
  - Optional Wellness Rewards program (like a Health Savings Account)
  - Some dental coverage
  - Customer service available by phone and website chat.
- **Figo** <https://figopetinsurance.com/>

- No wellness care coverage
- Therapeutic diets used for treatment of bladder stones or urine crystals are covered.
- Some accident/illness dental coverage; No routine dental coverage
- Customer service available by phone, email, website chat, text and social media
- **Nationwide** <https://www.petinsurance.com/>
  - Wellness plans available
  - Therapeutic diets prescribed to treat an eligible condition are covered under the Whole Pet Plan.
  - Whole Pet Plan offers broad dental coverage
  - Customer service available by phone only.
- **Petplan** <https://www.gopetplan.com/>
  - No wellness care coverage
  - No nutritional or herbal supplement coverage
  - Some accident/illness dental coverage; No routine dental coverage
  - Customer service available by phone, website chat and social media
- **Pets Best** <https://www.petsbest.com/>
  - Wellness plans available
  - No therapeutic diet coverage
  - Some dental coverage; plan specific - review plans for details
  - Customer service available by phone, email and website chat.
- **Trupanion** <https://trupanion.com/>
  - No wellness care coverage
  - Some therapeutic diet coverage when prescribed to treat an eligible condition - review plans for details.
  - Treatment for new dental illnesses and injuries are covered; routine dental cleanings are not covered
  - Customer service available by phone and email.

*\*\*The information provided above was compiled to assist our clients and the public in their own research into pet health insurance. We do not recommend a specific company. This information was last updated in November of 2018.*