

Pet Insurance Comparison

As of March 1, 2012

With pet insurance the pet owner is responsible for submitting the claim. Most claims are easily submitted by the owner filling out a one page form from the insurance company and having your veterinarian sign the form, plus you need a copy of your invoice from your veterinarian (ask us for 2 copies before you check out at our clinic). The owner must pay the veterinarian first and is then reimbursed from the insurance company according to your plan type. Most pet insurance companies do not allow pre-existing conditions. Most of the companies have a waiting period of 14-60 days after enrollment. You can purchase some basic policies for as little as \$20.00 per month, the average policy runs about \$35.00 per month, and higher with more premium coverage.

Here is a comparison of various plans available; this is by no means a complete list.

Insurance Company	Rating (out of 10)	Congenital/ Hereditary Cond. Covered	Chronic Cond. Covered For life of Pet	Alternative/ Holistic Therap. Cover.	Prescriptions Covered	Accident/ Illness Exam fee Covered	Enrollment Fee	Comp. Under-Writer Rated	% of Actual Bill Covered	All Accidents /injuries Covered	Well- Ness Cover.	Cost
Pet Plan	9.3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	100%	Depends	No	reasonable
HealthyPaws	9.9	Yes	Yes	Unclear	Yes	Yes	Yes	Yes	90%	Yes	No	Reasonable
Met Life	A+	Yes	Limitations	Depends	Yes	Yes	No	Yes	Varies	Yes	Yes	Slight. high
VPI	7.4	Depends	Unclear	No	Unclear	Unclear	Yes	Yes	Restricted	Some	Extra \$	Reasonable
ASPCA	7.7	No	No	No	Unclear	Unclear	Yes	Yes	80%	Some	Extra \$	Reasonable
Trupanion	≈8.4	No	Unclear	No	No	No	No	No	90%	Yes	No	Slight. high
Pets Best	8.3	No	Unclear	No	Yes	Yes	Yes	Yes	80%	Some	Extra \$	Slight. high
Purina Care	≈8.4	Yes	Yes	Yes	Yes	Yes	Yes	Yes	80%	Some	Extra \$	Slight. high
Embrace	9.2	No	Unclear	Unclear	No	Yes	Yes	Yes	90%	Yes	Extra \$	Expensive
24PetWatch	4.6	Depends	Unclear	Yes	Yes	Yes	Yes	Yes	90%	Some	Extra \$	Slight. high
Pet First	8.0	No	No	Yes	Yes	Unclear	Yes	Yes	NA	Yes	Yes	Reasonable
Cabela's	NA	Yes	Yes	yes	Extra \$	Yes	Unsure	Yes	90%	Yes	Extra \$	reasonable