

# PET INSURANCE COMPARISON CHART:

This information was provided directly by the companies themselves and has not been independently verified. The information was compiled and provided to us by DVM360.

	ASPCA	EMBRACE	FIGO	NATIONWIDE	PETPLAN	PETS BEST	TRUPANION
<b>What counts as a pre-existing condition? Do some chronic conditions become pre-existing when a new policy term begins?</b>	An illness, disease, injury or change to a pet's health that first occurs or shows signs 1. before coverage is effective or 2. during a waiting period. This includes conditions that are related to, secondary or resultant from a pre-existing condition. A condition will no longer be considered pre-existing if your pet's condition has been cured & free from treatment & signs for a period of 180 days. With Complete Coverage, as long as there is no lapse in coverage conditions will not become pre-existing when a new policy term begins.	An injury, illness or irregularity noticed before the end of the waiting period, even if the pet never went to see the veterinarian for it. Curable pre-existing conditions could be covered moving forward if the pet is free of signs for 12 months.	A condition that has shown signs 1. before the policy effective date or 2. during a waiting period.  If we cover the chronic condition, we continue to cover it when the policy renews. We even allow for some preexisting conditions that are deemed curable to become eligible for coverage after the pet has gone 12 months from the last date of treatment without showing any recurring signs.	An injury or illness that was present prior to the purchase of an insurance policy.  Chronic conditions that are eligible for coverage will remain eligible providing the policy is current & in good standing.	A medical condition that first occurred or showed clinical signs 1. before the effective date of this policy or 2. during the policy waiting period.  Certain conditions may be covered in the future if a pet goes a determined amount of time without further clinical signs. Chronic conditions are covered for the life of the pet as long as there is no lapse in coverage.	An illness or injury that begins 1. before a policy is effective or 2. during your waiting period.	An illness, condition or injury for which signs or evidence of their potential manifestation 1. existed within the 18 months prior to the policy enrollment date or 2. during applicable waiting periods.
<b>How is wellness, non-illness or non-injury care covered?</b>	Preventive Care coverage is available.	Wellness Rewards (which works like a Health Savings Account, with \$250, \$450 or \$650 allowance per year) reimburses for everyday veterinary, training & grooming costs.	Not applicable	Plans with wellness (like Whole Pet Plan) or plans with a wellness rider are available.	Not applicable.	Two tiers of routine care coverage are available.	Not applicable.

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<b>Are veterinarians paid directly?</b>	Not typically.	Yes, when requested by the policyholder & agreed to by the veterinary practice.	Not typically.	No.	Yes, when requested by the policyholder & agreed to by the veterinary practice.	Yes, this is an option.	Trupanion Express desktop application pays veterinarians directly for clients' eligible claims in minutes at the time
<b>Does the plan offer a trial period to pet owners?</b>	Money-back guarantee within 30 days of policy effective date.	30-day money-back guarantee.	30-day free look of insurance & Pet Cloud service; if pet owners don't submit claims & cancel within 30 days, they receive a full refund of the premium.	Money-back guarantee.	30-day trial period in states that allow it; 30-day money-back guarantee where applicable.	Trial period, except in New York.	Trupanion provides hospitals with special exam-day offers to hand out to clients with immediate coverage, waiving waiting periods instantly upon activation.
<b>Are therapeutic diets covered?</b>	Yes, if specifically prescribed to treat an eligible condition.	Yes, with optional Wellness Rewards program.	No, except in cases of therapeutic diets during treatment of bladder stones or urine crystals.	Yes, on the Whole Pet Plan if prescribed to treat an eligible condition.	No, only nutritional or herbal supplements for a coverable accident or illness.	No.	Yes, 50% of the cost of therapeutic food less the deductible & 10% coinsurance, when recommended by the veterinarian for treatment of covered injuries or illnesses for up to two months of feeding.
<b>Are exam fees for accidents or illnesses</b>	Yes.	Yes.	With optional coverage.	Yes.	Yes.	Yes.	No.
<b>Are deductibles annual or percondition?</b>	Annual deductibles.	Annual deductibles.	Annual deductibles.	Annual deductibles.	Annual deductibles.	Annual deductibles.	Lifetime per-condition deductibles.
<b>What are customer service hours and formats?</b>	By phone, M-F 8am-9pm EST, Sat 9am-5pm EST, Sun 11am-3pm EST	By phone, M-F 8:30am- 8pm EST, Sat 9am-1pm EST; website chat M-F 8:30am-5pm EST	By phone, email, website chat, text & social media, M-F 8am-7pm CST, Sat 9am-6pm CST	By phone, M-F 8am-10pm EST, Sat 10am- 6:30pm EST	By phone, website chat & social media 24/7	By email, website chat and phone, M-F 7am-7pm MST, Sat 10am-2pm MST; claims processed 7 days/ week	By phone and email 24/7

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<b>What dental work is covered? Are prophylaxes covered? If so, under what circumstances?</b>	Dental cleanings are covered if they're for treatment of a covered illness, such as periodontal disease. Otherwise, a dental cleaning is only covered with optional Preventive Care coverage. While treatment of dental illnesses is covered under Complete Coverage, aesthetic, cosmetic & endodontic services (including caps, crowns, fillings, root canals & planing) are not covered.	Dental work for fractured teeth is covered (a new policy with more comprehensive dental up to \$1,000 per term is coming soon). Prophylaxis is covered in the Wellness Rewards plan.	Non-routine dental work can be eligible for coverage if it is an accident or illness, such as a broken tooth or extraction. Routine dental cleanings or prophylaxes are not covered.	Varies depending on the plan & wellness rider. Whole Pet Plans have broad coverage for periodontal & other oral diseases, including coverage for comprehensive oral health assessment & treatment (COHAT).	Dental procedures for injuries & illnesses, such as periodontal disease, are covered; for example, preanesthetic testing, anesthesia, scaling/polishing, radiographs, extractions, root canals, gingival pocket treatments, pain management & any applicable treatments recommended by the veterinarian. A routine prophylaxis isn't covered unless recommended as treatment for periodontal disease.	BestBenefit plans include coverage for dental injuries. In addition, periodontal disease is covered as long as—starting at the age of 3—the pet has had his or her teeth cleaned in the prior 13 months. Prophylaxes are covered under higher-tie routine care plan.	Treatment for all new dental illnesses & injuries is covered, including extractions of permanent & baby teeth, root canal treatment for canine or carnassial teeth, & endodontic treatments performed on other teeth. Routine dental cleanings are not covered, & compliance with the veterinarian's recommended dental plan is necessary for dental coverage.
<b>When are records required from the veterinary practice?</b>	Pet owners can submit records upon enrollment. Veterinary records may be required for some claims, which would be requested directly from the veterinarian.	Embrace asks for records at the start of the policy, but they aren't required until a pet's first illness claim is submitted.	Records are requested at time of first claim. Policyholders are encouraged to upload all medical records to their pet's Pet Cloud portal.	Records may be requested at time of enrollment or at time of claim.	Records are requested at time of first claim. Company may occasionally ask for records for clarification of an invoice or for a new condition.	Medical records are only requested with a claim, & are typically requested in less than 10 percent of claims.	Typically, when a member files a first claim, Trupanion reaches out to the treating DVM & any other hospital the pet visited to collect medical records from the past 18 months. To pay claims as quickly as possible, Trupanion often asks for medical records upon enrollment to confirm pre-existing conditions before a first claim is filed.
<b>Do plans use a benefit schedule?</b>	No, except for Wellness coverage	No.	No.	Varies based on plan.	No.	No, except for routine care coverage.	No.