

Pet insurance gives you the power to protect the health of your furry family members!

We recommend pet insurance for all of our patients but feel it is especially important for puppies and kittens to obtain a policy before they get injured or develop an illness that could be considered a pre-existing condition. No pet insurer currently covers pre-existing conditions.

There are many pet insurance companies to choose from and all of them differ. It will take a little research on your part in order to decide which provider and which plan is best for you and your pet. You can go online to view all of the options offered by each company and also to get free quotes. We have compiled the contact information and some features of each of the companies we recommend.

Embrace Pet Insurance

www.embracepetinsurance.com or 1-800-511-9172

Choose annual limit (\$5,000/\$10,000/\$15,000)

Choose annual deductible (\$100/\$200/\$300/\$500/\$1,000)

Choose reimbursement level (65%/80%/90%)

Covers genetic and breed specific conditions

Offers wellness and dental plans for an additional fee

Positive– Offers an accident only plan (great for pets that are ineligible for full coverage)

Negative– Has age limitations for enrollment.



Pet Plan

www.gopetplan.com or 1-866-467-3875

Choose per incident deductible (\$50/\$100/\$200)

Choose plan (Per year limit \$8,000/\$12,000/\$20,000)

Choose reimbursement level (80%,90%,100%)

Positive– Covers congenital and hereditary conditions as well as alternative therapies (acupuncture, laser, etc)

Negative– Referral & specialist care is reimbursed at 80% no matter which reimbursement level you've chosen. This does not apply if you are seeking lifesaving treatment for your pet.

Trupanion

www.trupanion.com or 1-800-569-7913

Choose per incident deductible (from \$0-\$1000)

Offers hip dysplasia & alternative medicine coverage for an additional fee

Reimburses 90% of your bill after exam & deductible

Need to have your pet spayed or neutered by their first birthday to fully benefit from this policy

Positive– No per incident or annual limits

Negative– Does not cover exams, has higher monthly premiums than most other providers

VPI

www.petinsurance.com or 1-866-VET-PETS

Choose annual deductible (\$100/\$250/\$500/\$1000)

Choose from many different plans

Uses a benefit schedule for reimbursement

Offers wellness/routine care coverage

Positive– Plans have an annual deductible so you don't pay a new deductible each time a new incident occurs. Offers coverage for birds and exotics

Negative– Uses benefit schedule for reimbursement rather than basing it on amount paid

Tips to help you find the right insurance policy

- Check to see if your insurer excludes any hereditary or genetic conditions.
- Review any optional coverage that may be available. Some insurers offer wellness care or other additional riders for an extra fee.
- Review age limits for coverage. Some insurers have minimum and maximum age limits.
- If you have more than one pet ask about multi-pet discounts.
- Make sure you understand the policy you are buying– what it covers and what it doesn't. Review the deductibles, co-pays and caps on coverage. The cheapest policy is not always the best choice make sure your policy meets your needs.
- See what other discounts may be offered– some companies offer discounts for signing up online, a discount if your pet is micro chipped, etc.