

# PET INSURANCE comparison chart

What makes a pet insurance plan great? We asked the companies that question—then asked the whole field. Comparing pet insurance for you, your veterinary team or your veterinary clients? Start right here.

	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 and free from treatment and 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 pre-existing 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 and 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 existed 1) 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 and 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
<b>Are veterinarians paid directly?</b>	Not typically	Yes, when requested by the policyholder and agreed to by the veterinary practice.	Not typically	No	Yes, when requested by the policyholder and 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 of checkout.

Note: This information was provided directly by the companies themselves and has not been independently verified.

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<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 and Pet Cloud service; if pet owners don't submit claims and 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>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
<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 percent of the cost of therapeutic food less the deductible and 10 percent coinsurance, when recommended by the veterinarian for treatment of covered injuries or illnesses for up to two months of feeding
<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 and endodontic services (including caps, crowns, fillings, root canals and 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 and wellness rider. Whole Pet Plans have broad coverage for periodontal and other oral diseases, including coverage for comprehensive oral health assessment and treatment (COHAT).	Dental procedures for injuries and illnesses, such as periodontal disease, are covered; for example, pre-anesthetic testing, anesthesia, scaling/polishing, radiographs, extractions, root canals, gingival pocket treatments, pain management and 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 and injuries is covered, including extractions of permanent and baby teeth, root canal treatment for canine or carnassial teeth, and endodontic treatments performed on other teeth. Routine dental cleanings are not covered, and compliance with the veterinarian's recommended dental plan is necessary for dental coverage.

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<b>Are exam fees for accidents or illnesses covered?</b>	Yes	Yes	With optional coverage	Yes	Yes	Yes	No
<b>Are deductibles annual or per-condition?</b>	Annual deductibles	Annual deductibles	Annual deductibles	Annual deductibles	Annual deductibles	Annual deductibles	Lifetime per-condition deductibles
<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, and are typically requested in less than 10 percent of claims.	Typically, when a member files a first claim, Trupanion reaches out to the treating veterinarian and 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>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 and 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 and 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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