

Pet Insurance Comparison

(updated 2017)

	Nationwide Whole Pet	Embrace	Healthy Paws
Pre-existing Conditions Covered	No "Curable" pre-existing conditions are covered starting 6mo after last incident.	No "Curable" pre-existing conditions are covered starting 12mo after last incident.	No But acute conditions are not considered pre-existing.
Enrollment Fee	No	No	\$25 (for first pet only)
Customizable	No	Yes	Yes (if less than 7 years at enrollment)
Deductible (annual <i>not</i> per visit or incident)	Annual \$250	Annual (choose \$100 to \$1000)	Annual (choose \$100, \$250, \$500)
Reimbursement (% of cost <i>not</i> fee schedule)	90%	Percentage (choose 70%, 80%, 90%)	Percentage (choose 70%, 80%, 90%)
Annual Cap	No	Choose 8K, 10K, 15K	No
Lifetime Cap	No	No	No
Per Incident/ Condition Cap	No	No	No
Exam Fee Reimbursed?	Yes	Yes (illness/injury only)	No
Age Maximum for enrollment	No	14yr	14yr (policy restrictions if older than 7 at enrollment)
Wellness Coverage	Included	Can be added on	Not offered
Premiums	Premiums increase with age	Maximum increase of 17.5%/yr until 12yrs	May increase due to inflation only
Waiting Period	14 day for all	14 day illness 2 day accident 6mo for all ortho - waived with ortho evaluation	15 day for accident / illness 12mo for hip dysplasia only
Hereditary/Congenital	Covered, no additional waiting period	Covered, no additional waiting period	Covered, waiting period for hip dysplasia only
Coverage Includes (etc)	wellness services hereditary/congenital cancer tx alternative/holistic/rehab prescription medications dental - <i>routine & non-routine</i> * first dental may not be covered if dental disease is identified before enrollment	non-routine dental - <i>accident/injury only</i> hereditary/congenital cancer tx alternative/holistic/rehab +/- wellness services	non-routine dental - <i>accident/injury only</i> hereditary/congenital cancer tx alternative/holistic/rehab prescription medications
Miscellaneous		Prescription coverage requires optional add-on package.	
Extras	Great customer service!	Free Medical History Review Great customer service Healthy Pet Deductible - For every healthy year, deductible decreases \$50	Great customer service!
Discounts		10% off Referral Code: 80051700	

Pet Insurance

All pet Insurance plans are not the same and we recommend that you do some research.

Remember: Pre-existing conditions are not covered. “Wellness” products and services are only covered if you have a wellness plan.

The following things should be considered when deciding on an insurance plan.

- Is the plan customizable? Can you choose percent reimbursement, deductible, annual limit?
- The ideal plan reimburses a percentage of *actual* veterinary fees rather than using a fee schedule.
- The ideal plan has an annual deductible rather than per visit or per incident or per condition deductibles.
- The ideal plan does *not* have per incident or per condition coverage caps that limit the amount reimbursed. The ideal plan does not have a lifetime cap. There may be an annual cap or coverage may be unlimited.
- The ideal plan offers coverage for congenital and hereditary conditions (that have not already been diagnosed).
- The ideal plan allows for “curable” pre-existing conditions to become eligible for coverage after an exclusionary period *OR* does not consider acute conditions to be excluded pre-existing conditions.