

	Healthy Paws	Embrace	PetPlan	Trupanion	ASPCA/Pet Premium
Deductibles	\$100, \$250, \$500, \$750 Depends on age of pet at enrollment	\$200, \$300, \$500, \$750, \$1000	\$100 - \$2500, in increments.	\$0 - \$1000, in \$5 increments	\$100, \$250 or \$500
Deductible per condition or annual	per policy year	per policy year	per policy year	per condition	per policy year
Reimbursement levels	60%, 70%, 80%, 90%	65%, 80%, 90%	70%, 80%, 90%	90%	70%, 80%, 90%
Annual payout limit	No limit	Annual Maximum chosen - \$5000, \$8000, \$10000, \$15000	Annual Maximum chosen - \$2500, \$5000, \$10,000, \$15,000, \$20,000, \$25,000, Unlimited	No limit	Annual Maximum chosen - \$2,500, \$3,000, \$4,000, \$5,000, \$7,000, \$10,000, \$15,000, \$20,000 or Unlimited
Lifetime payout limit	No limit	No limit	No limit	No limit	No limit
Waiting period - coverage begins day after the last day of the waiting period	15 days after policy starts for accidents/illnesses. Hip dysplasia 12 month waiting period for pets under 6 years.	Illness - 14 days Accidents - 48hrs Orthopedic - 6 mos. Can be reduced with exam and waiver	Accident - 5 days Illness - 15 days 6 month exclusion cruciates/patellas which can be waived	Illness - 30 days Accident - 5 days	Accident and Wellness - next day Illness- 14 days Knees/ ligament - 14 days
Price increases	Yes	Yes	Yes	Yes	Yes
Pet Insurance Review	9.8	9.2	9.1	9.1	9.2
Better Business Bureau Rating	A+	A+		A+	A+
Enrollment Age	8 weeks to 14 years	6 weeks to 14 years Enroll 15+yrs for accident only	6 weeks, no upper age limit	8 weeks to before pet's 14th birthday	8 weeks and older.
Discounts	Yes	Yes	Yes	No	No
Wellness, Accident, or Illness	Accident, Illness	Wellness, Accident, and Illness	Accident, Illness	Accident, Illness	Accident, Illness, Preventative Care
Exam fees covered	No	Yes	Yes	No	Yes
Not covered	Pre-existing conditions, exam fee, pre-existing cruciate ligament problems, preventative care, behavior, elective procedures. Hip dysplasia for dogs 6 yrs or older at time of enrollment. See website for complete list	Pre-existing conditions, cosmetic procedures, preventative care. See website for complete list	Pre-existing conditions, routine care, elective procedures, food related. See website for complete list	Pre-existing conditions, wellness and preventative care, certain alternative therapies and treatment types. See website for complete list	Pre-existing conditions. See website for complete list
Alternative Care included (most require treatment by veterinarian)	Yes	Yes	Yes	Some. Others require addl Rider	Yes
Hereditary and Congenital Conditions covered	Yes	Yes	Yes	Yes	Yes
Chronic conditions	Yes	Yes	Yes	Yes	Yes
Cancer	Yes	Yes	Yes	Yes	Yes
ER/ Specialty Care	Yes	Yes	Yes	Yes	Yes

	This is for preliminary information only. Call Healthy Paws for the most up to date and accurate information. This not an endorsement.	This is for preliminary information only. Call Embrace for the most up to date and accurate information. This not an endorsement.	This is for preliminary information only. Call PetPlan for the most up to date and accurate information. This not an endorsement.	This is for preliminary information only. Call Trupanion for the most up to date and accurate information. This not an endorsement.	This is for preliminary information only. Call ASPCA/ Pet Premium for the most up to date and accurate information. This not an endorsement.
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