



Pet Health Insurance Coverage Comparison

healthypaws
PET INSURANCE & FOUNDATION

trupanion
Medical insurance for your pet

Petplan
the pet people

Pets Best
PET HEALTH INSURANCE

EMBRACE
PET INSURANCE

	healthypaws	trupanion	Petplan	Pets Best	EMBRACE
Monthly Cost	\$15–\$90	\$12–\$90	\$16–\$60	\$5–\$90	\$13–\$100
Deductible	\$50–\$500 per year	\$0–\$1,000 per incident	\$100–\$2,500 either per incident or per year	\$0–\$1,000 per year	\$100–1,000 per year
Reimbursement Amount*	70–90% of vet bill	90% of vet bill	70–90% of vet bill	70–100% of vet bill	65–90% of vet bill
Exclusions	Pre-existing conditions	Pre-existing conditions	Pre-existing conditions	Pre-existing conditions	Pre-existing conditions covered (hereditary/congenital) if not suspected before policy active
Payout Caps	No per incident, annual or lifetime limits	No per incident, annual or lifetime limits	Annual limit of \$2,500–unlimited. No lifetime limits	Annual limit of \$1,000–\$20,000, Lifetime limit of \$100,000–\$200,000	Annual limit of \$2,000–\$15,000, Lifetime limit of \$50,000
Age Limits**	More than 8 weeks, less than 14 years	More than 8 weeks	More than 6 weeks	More than 7 weeks	More than 6 weeks, pets 14+ years accident coverage only
Waiting Period	15 days after policy starts (12 months for hip dysplasia)	30 days after date on policy	5 days after policy starts for accidents, 15 days after policy starts for illness	3 days after policy starts for accidents, 14 days after policy starts for illness	14 days after date on policy
Discounts	10% animal welfare volunteers, veterans or military, association or alumni organizations, membership groups, 15% employer sponsored plans	No	5% online, 10% multi-pet, medical services animal, veterans or military, group discounts, 15% vet professional	5% multi-pet, veterinary web link discount, 10% discount for signing up 10 days or fewer after exam, team discount (5–12%)	5% for spayed/neutered pets, annual payers, veterans or military, multi-pet
Routine Care/Wellness	No	No	No	Yes, with purchase of wellness coverage (extra fee)	Yes, with purchase of wellness coverage (extra fee)
Alternative/Holistic	Yes	Yes, purchase of Additional Care package (extra fee)	Yes	Yes	Yes
Pet Meds	Yes, if prescribed for illness or accident	Yes, if prescribed for illness or accident	Yes, if prescribed for illness or accident	Yes, if prescribed for illness or accident	Yes, if administered in clinic, take home meds with Rx option for fee
Dental	Not for routine care, accident/illness covered	Not for routine care, accident/illness covered	Not for routine care, accident/illness (including periodontal disease) is covered	Routine care may be covered under optional wellness package, accident/illness is covered	Routine care may be covered under optional wellness package, accidents covered, illness not covered

* After deductible is met

** Age Limits are before signing up. Once enrolled, pets can stay insured regardless of age.