

Pet Insurance Comparison	Healthy Paws	Petplan	Trupanion	Pets Best	Embrace	PetFirst	ASPCA	VPI	AKC	24PetWatch
Money										
Reimbursement Amount (after deductible is met)	70-90% of vet bill	80-100% of vet bill	90% of vet bill	70-100% of vet bill	65-90% of vet bill	70-90% of vet bill	90% of the usual & customary charges for the treatment	Determined by a benefit schedule	80-90% of vet bill	80% of vet bill
Payout Caps	No per incident, annual or lifetime limits	Annual limit of \$8,000 - \$20,000	No per incident, annual or 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	Per incident limit of 0 - \$3,500 Annual limit of \$2,000 - \$20,000	Per incident limit of \$2,500 - \$7,000	Annual limit of \$7,000 - \$14,000	Per incident limit of \$1500 - \$5,000 Lifetime limit of \$8,000 - \$13,000	Annual limit of \$1,500 - \$20,000
Deductible	\$50-500 per year	\$50-200 per incident, per year	\$0 - \$1000 per incident	\$0 - \$1000 per year	\$100 - \$1000 per year	\$50 - \$500 per incident	\$100, \$250 or \$500 per year	\$100 - \$1000 per year	\$75 or \$125 per incident or pet year depending on the plan	\$100 - \$1,000 per year
Monthly Cost	\$15 - \$90	\$8 - \$60	\$12 - \$90	\$5 - \$90	\$13 - \$100	\$16 - \$68	\$8 - \$80	\$12 - \$60	\$14 - \$70	\$11 - \$58
Limits										
Age Limits	More than 8 weeks, less than 14 years	More than 6 weeks	More than 8 weeks	More than 7 weeks	More than 6 weeks. Pets over 14 can only get accident coverage	More than 8 weeks	More than 8 weeks, less than 13 years for dogs or 15 years for cats	More than 6 weeks, less than 10 years	More than 8 weeks, less than 9 years	More than 8 weeks, less than 8 years for dogs or 10 years for cats
Waiting Period	15 days after policy starts (12 months for hip dysplasia)	24 hours after date on policy for accidents, 14 days after for illness	30 days after date on policy	3 days after policy starts for accidents, 14 days after for illness	14 days after date on policy	1 day after policy starts for accidents, 14 days after for illness	30 days after date on policy	14 days after date on policy, one year after for cruciate ligament injuries and hereditary conditions	1 day after policy starts for accidents, 30 days for illness	1 day after policy starts for accidents, 14 days for illness
Not Covered	Pre-existing conditions	Pre-existing conditions	Pre-existing conditions	Pre-existing conditions	Pre-existing conditions. Hereditary and congenital conditions are covered if they have not been suspected before policy is active.	Pre-existing conditions. Hereditary and chronic conditions are covered on some plans	Pre-existing conditions. Hereditary and congenital conditions not covered on some plans	Pre-existing conditions and congenital conditions	Pre-existing conditions, hereditary and congenital conditions	Pre-existing conditions and certain breed-specific illnesses.
Extras										
Routine Care/ Wellness	No	No	No	Yes, with purchase of wellness coverage for extra fee	Yes, with purchase of wellness coverage for extra fee	Yes, with purchase of wellness coverage for extra fee	Yes, with purchase of wellness coverage for extra fee	Yes, with purchase of wellness coverage for extra fee	Yes, under wellness plan option	No
Alternative/ Holistic	Yes	Yes	Yes, with purchase of Additional Care package for an extra fee	Yes	Yes	Yes	Yes, under certain plans	No	No	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 the vet clinic. Take home meds covered with Rx option for a fee.	Yes, if prescribed for illness or accident	Yes, if prescribed for illness or accident	Yes, if prescribed for illness or accident	Some meds covered under wellness (flea & tick, heartworm) Also coverage if prescribed for illness or injury	Yes, if prescribed for illness or accident
Dental	Not for routine dental care. Dental accident/illness is covered.	Not for routine dental care. Dental accident/illness is covered.	Not for routine dental care. Dental accident/illness is covered.	Routine dental care may be covered under optional wellness package. Dental accident/illness is covered.	Routine dental care may be covered under optional wellness package. Dental accidents are covered, dental illness is not covered.	Not for routine dental care. Dental accident/illness is covered.	Not for routine dental. Dental accidents are covered, dental illness is not covered.	Routine dental coverage may be under an optional wellness package. Dental accident/illness is covered.	Routine dental coverage under wellness plans. Dental accident/illness is covered.	No