

Pet Insurance Comparison



This chart is for educational purposes only. Ask Your Animals is not offering insurance advice and is not an insurance expert. Each person utilizing this information is responsible for their insurance choices and due diligence.

There are a total of 10 companies that have been researched. There are 5 pages of information that highlight coverage for 5 carriers at a time. Please be sure to look at all 10 pages.

COVERAGE OFFERED	<u>EMBRACE/USAA</u> Get A Quote	<u>FETCH</u> Get A Quote	<u>MANYPETS</u> Get A Quote	<u>SPOT</u> Get A Quote	<u>PETSBEST</u> Get A Quote
Deductible Options	Various	\$250/\$300/\$500	Disclosed only with quote	Disclosed only with quote	Disclosed only with quote
Annual Pay Out Limit	10K	\$5K/\$10K/\$15K	Unlimited	\$10K	Unlimited
Reimbursement Level	80%	Up to 90%	Up to 100%	Disclosed only with quote	70/80/90%
Enrollment Fee	\$25	✘	✘	?	?
Discounts Offered	✔	✔	?	Multi Pet	?
Waiting Period for Illnesses (days)	14	15	15	14	14

✔ = Coverage available ✘ = Coverage not available ? = Information could not be located without signing up for coverage

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Claim Reimbursement	1-2 Days	Up to 30 Days	2 Days	Disclosed only with quote	Disclosed only with quote
Accident	✓	✓	✓	✓	✓
Illness	✓	✓	✓	✓	✓
Surgery	✓	✓	✓	✓	✓
Chronic Conditions	✓	✓	✓	✓	✓
Diagnostics	✓	✓	✓	✓	✓
Prescriptions	✓	✓	✓	✓	Yes, with limits

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Hereditary/ Congenital Disease	✓	✓	✓	✓	✓
Cancer Treatments	✓	✓	✓	✓	✓
Emergency	✓	✓	✓	✓	✓
Sick Visit - Exam Fees	✓	✓	✓	✓	Add On
No Upper Age Limit On Coverage	✓	✓	?	✓	✓
Lifetime Maximum Coverage	✗	?	✗	✗	✗
Optional Wellness Coverage	Add On	✗	Add On	Add On	Add On

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Wellness Exam Fees	✘	✘	Add On	Add On	Add On
Pre-Existing Conditions	Under some conditions	✘	✘	✘	✘
Vaccines	Add On	✘	Add On	Add On	Add On
Rehab	Yes, with limits	✘	✘	Add On	Yes, with limits
Behavioral	Yes, with limits	✔	✘	Add On	✔
Complimentary Treatments	Yes, with limits	Yes, with limits	✘	Yes, with limits	Yes, with limits
Holistic Care	Limited Care	Yes, with limits	Add On	Add On	Add On

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Routine Dental	✘	✘	Add On	Add On	Add On
Vet Chat 24/7	✘	✘	✘	✔	✔
App	✔	✘	✘	✔	✔
Sign Up Bonus Offered	?	10% Discount	?	?	?

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This page marks the end of the Pet Insurance Comparison for:
Embrace/USAA, Fetch, ManyPets, Spot, and PetsBest.

Please continue to the next page for the Pet Insurance Comparison for:
Healthy Paws, Trupanion, Nationwide, Lemonade and Figo.

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COVERAGE OFFERED	<u>HEALTHY PAWS</u> Get A Quote	<u>TRUPANION</u> Get A Quote	<u>NATIONWIDE</u> Get A Quote	<u>LEMONADE</u> Get A Quote	<u>FIGO</u> Get A Quote
Deductible Options	Disclosed only with quote	Up to \$1K per incident, not annual	Varies	\$100/\$250/\$500	Disclosed only with quote
Annual Pay Out Limit	Unlimited	Unlimited	Disclosed only with quote	\$5 - 10K	\$5 - 10K
Reimbursement Level	Disclosed only with quote	90%	Capped by benefit level (unless top tier coverage is purchased)	70/80/90%	Disclosed only with quote
Enrollment Fee	\$25	\$35	?	?	\$15
Discounts Offered	?	✘	?	✓	?
Waiting Period for Illnesses (days)	15	30	14	14	15

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Claim Reimbursement	Within 2 days	Within 2 days	Within 30 days	Within 30 days	Within 3 days
Accident					
Illness					
Surgery					
Chronic Conditions					
Diagnostics					
Prescriptions					

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Hereditary/ Congenital Disease	✔	✔	Limited	✔	✔
Cancer Treatments	✔	✔	✔	✔	✔
Emergency	✔	✔	✔	✔	✔
Sick Visit - Exam Fees	✘	✘	✘	Add On	Add On
No Upper Age Limit On Coverage	?	Enroll by 14	Enroll by 10	?	✔
Lifetime Maximum Coverage	✘	✘	?	?	?
Optional Wellness Coverage	✘	Add On	Add On	Add On	Add On

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Wellness Exam Fees	✘	?	Add On	Add On	Add On
Pre-Existing Conditions	✘	✘	✘	✘	Add On
Vaccines	✘	✘	Add On	Add On	Add On (Capped)
Rehab	Yes, with limits	Add On	✘	Add On	✘
Behavioral	✘	✘	✘	Add On	✘
Complimentary Treatments	Yes, with limits	Add On	✘	✘	Yes, with limits
Holistic Care	Yes, with limits	Add On	✘	✘	Yes, with limits

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Routine Dental	✘	✘	✘	✘	Add On (Capped)
Vet Chat 24/7	?	✘	✔	✔	✔
App	✔	✘	✔	✔	✔
Sign Up Bonus Offered	?	?	?	?	?

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