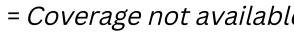


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COVERAGE OFFERED	EMBRACE/USAA  Get A Quote	<u>FETCH</u> Get A Quote	MANYPETS Get A Quote	SPOT Get A Quote	PETSBEST  Get A Quote
Deductible Options	Various	\$250/\$300/\$500	Disclosed only with quote	Disclosed only with quote	Disclosed only with quote
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	X	X	?	?
Discounts Offered			?	Multi Pet	?
Waiting Period for Illnesses (days)	14	15	15	14	14









COVERAGE OFFERED	EMBRACE/USAA Get A Quote	FETCH Get A Quote	MANYPETS Get A Quote	SPOT Get A Quote	PETSBEST  Get A Quote
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

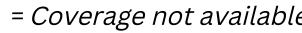
COVERAGE OFFERED	EMBRACE/USAA Get A Quote	FETCH Get A Quote	MANYPETS Get A Quote	SPOT Get A Quote	PETSBEST Get A Quote
Hereditary/ Congenital Disease					
Cancer Treatments					
Emergency					
Sick Visit - Exam Fees					Add On
No Upper Age Limit On Coverage			?		
Lifetime Maximum Coverage	X	?	X	X	X
Optional Wellness Coverage	Add On	X	Add On	Add On	Add On

<sup>=</sup> Coverage available 🗵 = Coverage not available 🕜 = Information could not be located without signing up for coverage

COVERAGE OFFERED	EMBRACE/USAA Get A Quote	FETCH Get A Quote	MANYPETS Get A Quote	<u>SPOT</u> <u>Get A Quote</u>	PETSBEST Get A Quote
Wellness Exam Fees	X	X	Add On	Add On	Add On
Pre-Existing Conditions	Under some conditions	X	X	X	×
Vaccines	Add On	X	Add On	Add On	Add On
Rehab	Yes, with limits	X	X	Add On	Yes, with limits
Behavioral	Yes, with limits		X	Add On	
Complimentary Treatments	Yes, with limits	Yes, with limits	X	Yes, with limits	Yes, with limits
Holistic Care	Limited Care	Yes, with limits	Add On	Add On	Add On









COVERAGE OFFERED	EMBRACE/USAA Get A Quote	FETCH Get A Quote	MANYPETS Get A Quote	<u>SPOT</u> <u>Get A Quote</u>	PETSBEST Get A Quote
Routine Dental	×	X	Add On	Add On	Add On
Vet Chat 24/7	X	X	X		
Арр		X	X		
Sign Up Bonus Offered	?	10% Discount	?	?	?

 $<sup>\</sup>bigcirc$  = Coverage available  $\bigcirc$  = Coverage not available  $\bigcirc$  = Information could not be located without signing up for coverage

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	HEALTHY PAWS  Get A Quote	TRUPANION  Get A Quote	NATIONWIDE Get A Quote	LEMONADE Get A Quote	FIGO 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	?	?	<b>\$15</b>
Discounts Offered	?	X	?		?
Waiting Period for Illnesses (days)	15	30	14	14	15









COVERAGE OFFERED	HEALTHY PAWS  Get A Quote	TRUPANION  Get A Quote	NATIONWIDE Get A Quote	LEMONADE Get A Quote	FIGO Get A Quote
Claim Reimbursement	Within 2 days	Within 2 days	Within 30 days	Within 30 days	Within 3 days
Accident					
Illness					
Surgery					
Chronic Conditions					
Diagnostics					
Prescriptions					

COVERAGE OFFERED	HEALTHY PAWS  Get A Quote	TRUPANION Get A Quote	NATIONWIDE Get A Quote	LEMONADE Get A Quote	<u>FIGO</u> <u>Get A Quote</u>
Hereditary/ Congenital Disease			Limited		
Cancer Treatments					
Emergency					
Sick Visit - Exam Fees	X	X	X	Add On	Add On
No Upper Age Limit On Coverage	?	Enroll by 14	Enroll by 10	?	
Lifetime Maximum Coverage	X	X	?	?	?
Optional Wellness Coverage	X	Add On	Add On	Add On	Add On

COVERAGE OFFERED	HEALTHY PAWS  Get A Quote	TRUPANION  Get A Quote	NATIONWIDE Get A Quote	LEMONADE Get A Quote	<u>FIGO</u> <u>Get A Quote</u>
Wellness Exam Fees	X	?	Add On	Add On	Add On
Pre-Existing Conditions	×	X	X	×	Add On
Vaccines	X	X	Add On	Add On	Add On (Capped)
Rehab	Yes, with limits	Add On	X	Add On	×
Behavioral	X	X	X	Add On	X
Complimentary Treatments	Yes, with limits	Add On	X	X	Yes, with limits
Holistic Care	Yes, with limits	Add On	X	X	Yes, with limits

COVERAGE OFFERED	HEALTHY PAWS  Get A Quote	TRUPANION  Get A Quote	NATIONWIDE Get A Quote	LEMONADE Get A Quote	FIGO Get A Quote
Routine Dental	X	X	X	X	Add On (Capped)
Vet Chat 24/7	?	X			
Арр		X			
Sign Up Bonus Offered	?	?	?	?	?

<sup>🗸 =</sup> Coverage available 🗵 = Coverage not available 🕜 = Information could not be located without signing up for coverage

This page marks the end of the Pet Insurance Comparison for: Healthy Paws, Trupanion, Nationwide, Lemonade, and Figo.