PET INSURANCE MADE SIMPLE

A Quick Guide for Pet Parents

WHAT IS PET INSURANCE?

Pet insurance helps pay for unexpected vet bills due to accidents, illnesses, or both. It works a lot like human insurance: you pay a monthly fee and the insurance company reimburses a portion of your vet bills.

THE 3 TYPES OF PET INSURANCE

Accident-Only
Covers injuries such as:

- Broken bones
- Swallowed objects
- Cuts
- Poisoning
- Emergency surgery

Good for: young, healthy pets or owners looking for low-cost protection.

Accident + Illness (Most Popular)
Covers:

- Infections
- Ear/skin issues
- GI problems
- Chronic diseases
- Cancer
- Emergency care
- Diagnostics & imaging

Good for: most pets — especially as they age.

Wellness Add-Ons
Covers routine care like:

- Vaccines
- Annual exams
- Dental cleaning
- Bloodwork
- Microchipping

Important: Wellness is not insurance — it's more like a prepaid routine care plan.

KEY TERMS TO KNOW

Deductible
The amount you pay before insurance starts reimbursing.

Reimbursement %
The portion of the bill insurance pays:

- Usually 70%, 80%, or 90%

Pre-Existing Conditions
Conditions your pet had before enrollment aren't covered.

Coverage Limit
The maximum the plan will pay each year.

Waiting Period
Insurance begins after a short time:

- Accidents: 1–14 days
- Illnesses: 14–30 days

TIPS FOR CHOOSING A PLAN

✓ Consider your pet's age, breed, and health history

✓ Decide if you want accident-only or full (accident + illness) coverage

✓ Look at reimbursement %, deductible, and annual limits

✓ Enroll before your pet develops any issues

✓ Consider your emergency budget comfort level

QUICK COMPARISON OF POPULAR PROVIDERS

Provider	Approx. Monthly Cost Range	Deductible / Payment Structure	Coverage Highlights	Notes / Trade-offs
Trupanion	Mid to high	Per-condition deductible; offers direct-to-vet payment	Accident + illness, hereditary & congenital, unlimited payouts	Higher premiums; per-condition deductible can add up; alternative therapies may require add-ons
Healthy Paws	Mid-range	Annual deductible	Accident + illness, emergencies, surgeries, no payout caps	Limited hereditary coverage for older pets; no wellness; reimbursement may be lower in some plans
Lemonade	Lower-cost	Pay vet upfront, then reimbursement	Flexible plan options; budget-friendly	Add-ons needed for dental, behavioral, wellness; annual caps may apply; longer orthopedic waiting periods
Fetch	Mid-range	Pay upfront; flexible deductible options	Dental every tooth, meds, exam fees, behavioral therapy, breed-specific issues	Must pay vet first; confirm hereditary and age-related exclusions
Pets Best	Competitive mid-range	Adjustable deductible & reimbursement %	Multiple tiers; accident/illness + optional wellness	Lower-tier limits vary widely; verify caps and exclusions
ASPCA Pet Insurance	Mid-range	Flexible deductible & plan choices	Accident + illness, behavioral issues, optional wellness	Coverage varies by plan; some extras not included without add-ons
Figo	Moderate to high	Traditional reimbursement; customizable	Up to 100% reimbursement; congenital coverage; cloud health tools	No direct vet pay; plan details vary; exam fee rules vary
Embrace	Mid-range	Customizable; optional wellness	Flexible coverage; optional routine care; good for tailored plans	Wellness adds cost; must review plan specifics for exclusions
Nationwide	Wide range	Customizable by species and plan	Covers dogs, cats, and some exotics; multiple coverage tiers	Coverage varies significantly by plan/pet type; must verify limits and waiting periods