### Offering Policies in the U.S. since:

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<tbody>
<tr>
<td>AKC</td>
<td>ASPCA</td>
<td>Embrace</td>
<td>Healthy Paws</td>
<td>Pets Best</td>
<td>PetFirst Healthcare</td>
<td>Petplan</td>
<td>Purina Care</td>
</tr>
<tr>
<td>$75 - $125 Annual</td>
<td>$100 - $500 Annual</td>
<td>$100 - $1,000 Annual</td>
<td>$50 - $500 Annual</td>
<td>$0 - $1,000</td>
<td>$50 - $500 per incident</td>
<td>$50 - $200 per incident</td>
<td>$100 - $1,000 Annual</td>
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<td>$50 - $200 per incident</td>
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<td>$100 - $1,000 annual</td>
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<tr>
<td>Not Defined</td>
<td>$72,000 illness, unlimited accident</td>
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</tbody>
</table>

### Deductible Range:

- **AKC**: Comprehensive Medical and Wellness Combined
- **ASPCA**: No lifetime benefit cap
- **Embrace**: Ability to mix and match benefit limits, reimbursement rates, and deductibles
- **Healthy Paws**: One plan for coverage, with no set limits
- **Pets Best**: Three plans are available with wellness benefits available through a rider. No upper age limit to enroll.
- **PetFirst Healthcare**: Offers both customized and standard plans. Family Plans up to 3 animals.
- **Petplan**: “Covered for Life” Guarantee
- **Purina Care**: Three plans ranging from accident only to medical plus wellness.
- **Trupanion**: No incident, annual, or lifetime limits.
- **VPI**: Largest and oldest provider of pet insurance in the United States.
- **24 PetWatch**: 8 (Dog) and 10 (Cat) pre-set programs with up to 100% reimbursement.

### Maximum Reimbursement of Invoice:

- **AKC**: 90% of usual and customary
- **ASPCA**: 90% of usual and customary
- **Embrace**: 90%
- **Healthy Paws**: 90%
- **Pets Best**: 100%
- **PetFirst Healthcare**: 80%
- **Petplan**: 90%
- **Purina Care**: 100%
- **Trupanion**: Defined Payment Schedule
- **VPI**: 100%

### Incidents Are Considered:

- **AKC**: Single accident or illness during the policy period
- **ASPCA**: Single accident or illness during the policy period
- **Embrace**: Any given accident or illness
- **Healthy Paws**: Any given accident or illness
- **Pets Best**: Specifically identifiable accident or illness. Recurring and/or chronic conditions are considered as one incident.
- **PetFirst Healthcare**: Specific illness or accident. Multiple incidents in a single visit are possible.
- **Petplan**: Deductible is applied “per condition” per policy year.
- **Purina Care**: N/A, no incident limits
- **Trupanion**: Condition that affects one of 12 body systems
- **VPI**: Condition that affects one of 12 body systems

### Are Exam Fees Covered?

- **AKC**: Yes, as long as “usual and customary”
- **ASPCA**: Yes
- **Embrace**: Yes
- **Healthy Paws**: No
- **Pets Best**: No
- **PetFirst Healthcare**: Yes (those deemed usual and customary)
- **Petplan**: Yes
- **Purina Care**: Yes
- **Trupanion**: Yes
- **VPI**: Yes

### Is Specialty Coverage Eligible?

- **AKC**: Yes, as long as “usual and customary”
- **ASPCA**: Yes
- **Embrace**: Yes
- **Healthy Paws**: Yes
- **Pets Best**: Yes
- **PetFirst Healthcare**: Yes
- **Petplan**: Yes
- **Purina Care**: Yes
- **Trupanion**: Yes
- **VPI**: Yes

### Are Alternative & Holistic Treatments Eligible?

- **AKC**: Yes
- **ASPCA**: Yes
- **Embrace**: Yes
- **Healthy Paws**: Yes
- **Pets Best**: Yes
- **PetFirst Healthcare**: Yes
- **Petplan**: Yes
- **Purina Care**: Yes
- **Trupanion**: Yes
- **VPI**: Yes

### Are Diet Covered?

- **AKC**: Excluded from base package unless included as a rider
- **ASPCA**: Available as a rider
- **Embrace**: Available as a rider
- **Healthy Paws**: Available as a rider
- **Pets Best**: Available as a rider
- **PetFirst Healthcare**: Available as a rider
- **Petplan**: Available as a rider
- **Purina Care**: Available as a rider
- **Trupanion**: Available as a rider
- **VPI**: Available as a rider

### How are Cruciate Benefits Managed?

- **AKC**: Described as “expanded ligament coverage”. Diagnoses are covered beginning day 1 of policy.
- **ASPCA**: 12 month waiting period
- **Embrace**: 12 month waiting period
- **Healthy Paws**: 12 month waiting period
- **Pets Best**: 12 month waiting period
- **PetFirst Healthcare**: 12 month waiting period
- **Petplan**: 6-month exclusionary period on cruciate and patella. Can be waived if certified by veterinarian within first 30 days of policy.
- **Purina Care**: 12 month waiting period for coverage
- **Trupanion**: Six-month exclusory period on cruciate and patella. Can be waived if certified by veterinarian within first 30 days of policy.
- **VPI**: 12 month waiting period before eligible.

### Benefits from Care at:

- **AKC**: AKC
- **ASPCA**: ASPCA
- **Embrace**: Trupanion
- **Healthy Paws**: VPI
- **Pets Best**: Healthy Paws
- **PetFirst Healthcare**: Petplan
- **Petplan**: Purina Care
- **Purina Care**: Trupanion
- **Trupanion**: Embrace
- **VPI**: 24 PetWatch

### What You Should Know Before Buying:

- **AKC**: In 3 of the 4 plans, dogs who are < 9 years, and cats > 11 years at initial enrollment are not eligible for continuing care, which covers ongoing conditions.
- **ASPCA**: Prescription Drug Coverage is additional
- **Embrace**: Wellness and Non-accidental dental coverage is not available
- **Healthy Paws**: Recurring or chronic conditions are treated as one incident and therefore subject to the per incident limit, not the lifetime limit
- **Pets Best**: Limits and policies reset each year upon renewal. Extra rider is required for ongoing chronic conditions or will be deemed pre-existing.
- **PetFirst Healthcare**: Benefits from Care at Specialty and ER facilities are 100%. Regardless of plan unless condition deemed life-threatening.
- **Petplan**: Cruciates, patellae, GIV, and ingested foreign bodies are considered illnesses, not accidents, and therefore subject to waiting period. Any occurrence during the waiting period is considered pre-existing conditions.
- **Purina Care**: Deductibles are applied per incident, which means multiple conditions diagnosed in a single exam (Diabetes and Cystitis) equals payment of multiple deductibles.
- **Trupanion**: VPI uses a proprietary benefit schedule.
- **VPI**: Benefits are grouped by body system, and do not reset with each new occurrence.

### Coverage Features:

- **AKC**: Comprehensive Medical and Wellness Combined
- **ASPCA**: No lifetime benefit cap
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### Benefits FeATureS

- **OverAge FeATureS**
- **Annual Limit**
- **Lifetime Limit**
- **Incident Limit**

### Incidents Are Considered:

- Are Congenital and Hereditary Conditions Eligible?
- Are Alternative & Holistic Treatments Eligible?
- Are Exam Fees Covered?
- Are Diet Covered?
- Are Wellness Services included?
- How are Cruciate Benefits Managed?
- What You Should Know Before Buying

### Exclusions include:

- Diabetes, chronic renal failure, cardiomyopathy, murmurs, and other conditions.

### Definition of Usual and Customary

- “Usual and customary” means the amount charged by a provider of health care for the treatment of a condition or illness is reasonable, customary, and within the usual range for the treatment of that condition or illness.

### Table of Pet Insurance Primer: Policy Features by Company

- **AKC**: Comprehensive Medical and Wellness Combined. Offers both customized and standard plans. Family Plans up to 3 animals.
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### Table Data:

- **Annual Limit**: 90% of usual and customary
- **Lifetime Limit**: 90%
- **Incident Limit**: 90%
- **Incidents Are Considered**

### Table Notes:

- **Are Congenital and Hereditary Conditions Eligible?**
- **Are Alternative & Holistic Treatments Eligible?**
- **Are Exam Fees Covered?**
- **Are Diet Covered?**
- **Are Wellness Services include?**

### Table References:

- **Today’s Veterinary Practice**: September/October 2012
- **Trupanion**: No incident, annual, or lifetime limits. Offers both customized and standard plans. Family Plans up to 3 animals.
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