

INSURANCE BRAND	ASPCA PET HEALTH INSURANCE, HARTVILLE PET INSURANCE, PETSHEALTH CARE PLAN, PROTECT YOUR BUBBLE	EMBRACE	HEALTHY PAWS PET INSURANCE AND FOUNDATION	PETPLAN	PETS BEST	TRUPANION	VPI (NATIONWIDE)
ACCIDENT, ILLNESS, OR WELLNESS?	Accident, illness, and wellness	Accident, illness, and wellness	Injury and illness	Accident and illness	Accident, illness, and wellness	Injury and illness	Injury, illness, and wellness
STARTED	1997	2006	2009	2003	2005	2000	1982
WHERE AVAILABLE?	United States	United States	United States	United States, Canada	United States	United States, Canada, Puerto Rico	United States
HOW MANY PETS?	More than 100,000 pets	45,000	Undisclosed	Over 130,000	157,000 policies sold	207,843	523,000
CUSTOMER SERVICE?	Phone Monday to Saturday; email; department for veterinarians	Phone Mon - Sat; web; representatives to help veterinarians	Phone, web, email, fax 7 days/week	Open 24 hours a day, 7 days a week	Phone and web Monday to Saturday; Claims preauthorization available	Phone 24/7; online, chat and email; territory partners and hospital support teams to help veterinarians.	Phone Monday to Saturday; email and mail; dedicated department to help veterinarians
WAITING PERIOD?	Illness: 30 days; Accident and wellness: None; Hereditary and congenital: six months	2 days accident; 14 days illness; no waiting period wellness; 6 month waivable waiting period for orthopedic conditions in dogs	15 days injury/illness	Accident: 24 hours; Illness: 14 days	Accident: 3 days; illness: 14 days; wellness: 14 days. With veterinary exam 10% discount certificate, accident: none; illness: 7 days	Injury: 5 days; illness: 30 days	Standalone Wellness & Injury: next day; Illness: 14 days
NOT COVERED?	Pre-existing conditions; elective procedures the ASPCA opposes, such as ear cropping, tail docking, and claw removal; treatment for dental disease (injuries are covered); costs for breeding or pregnancy; pet food; grooming; others as listed	Pre-existing conditions, grooming	Pre-existing conditions, office visit/exam fees, preventative care, pre-existing cruciate ligament problems to one leg as respects the cost of future treatment for problems of the other leg.	Pre-existing conditions, elective procedures, routine and preventive care, grooming	Pre-existing conditions; conditions preventable by vaccine; nonmedical veterinary expenses	Pre-existing conditions, elective procedures, routine care, grooming	Pre-existing conditions, grooming, elective procedures, congenital conditions, behavioral conditions, preventable conditions (if vaccine available and recommended by DVM)
CAN PRE-EXISTING CONDITIONS BE "CURED"?	Yes, if the condition is cured and treatment-free for at least six months	Yes, if condition does not recur within 12 months	Yes, in some cases	Yes, in some cases	Yes, in some cases	Yes, in some cases	Yes, if the condition is curable and doesn't recur within six months
EMERGENCY OVERSEAS?	Yes, in Canada; travel assistance services available globally for ASPCA Pet Health Insurance	Yes, worldwide, as long as pet ordinarily resides in US	Yes, in Canada	Yes, in the United States and Canada	Yes, worldwide	Yes, in Canada, Puerto Rico, any region under U.S. and Canadian control such as military installations/bases in foreign countries.	Yes, worldwide
DO VETERINARIANS NEED TO FILL OUT ANY PART OF THE CLAIM FORMS?	No	Yes	No	No	No	Yes, unless veterinary hospital is enrolled in Trupanion Express	No
EXAM FEES COVERED?	Yes	Yes	No	Yes	Yes	No	Yes
THIRD-PARTY LIABILITY?	No	No	No	No	No	Yes, in optional Pet Owner Assistance Package	No
BASIS FOR PREMIUMS?	Age, breed, location, species	Age, breed, gender, location, spay/neuter status, species	Age, breed, species and zip code	Age, breed, location	Age, breed, location	Species, breed, age at the time of enrollment, gender, location and spay/neuter status	Age, location, size (as adult), species, deductible
REIMBURSEMENT?	70%, 80%, or 90%	70%, 80%, 90%	90%, 80% or 70% - client chooses at enrollment	80%, 90%, or 100%	70%, 80%, 90%, or 100%	90%	100%
DEDUCTIBLE?	\$100, \$250, or \$500 annual	\$100, \$200, \$300, \$500, \$1,000	\$100, \$250 or \$500 - client chooses at enrollment	\$50, \$100, or \$200	\$0, \$50, \$100, \$200, \$500, or \$1,000	\$0 to \$1,000	\$0 to \$1,000
ANNUAL OR PER-INCIDENT DEDUCTIBLE?		Annual	Annual	Per-incident	Annual	Per-incident	Annual
CHANGES TO POLICY?	Policyholders may change at renewal or mid-year	Policyholders may increase deductible at any time; other changes may require rewriting policy.	Clients may raise their pet's deductible level and/or lower their pet's reimbursement level at any time. They may do this once their policy is effective. Client's may lower their pet's deductible and/or raise their pet's reimbursement level, provided they have not previously filed a claim for their pet. They do this once their policy is effective.	Policyholders may increase coverage once per policy term and at renewal; coverage can be decreased at any time.	Policyholders may change anytime	Policyholders may change deductible/premium amount anytime	Policyholders may change anytime
DISCOUNTS?	Multi-pet, veterinary staff, employee benefit, and more	5% spay/neuter; 5% annual pay; 5% pay by electronic check; 5% veterans/military; 5% multi-pet	Affinity Group & Employee Benefit	5% online, 5% AARP member, 10% multi-pet, 10% medical services animal, 10% veteran/military, 15% veterinary professional and group discounts.	5% multi-pet, 10% discount for signing up 10 days or fewer after physical exam, 5% veterinary web link discount, veterinary team discount (5% to 12%)	No	Multi-pet (5% for two or three, 10% for four or more), group discounts
"USUAL AND CUSTOMARY" CLAUSE?	Yes, determined by customary charges for same procedures in same area	No, use flat pct of vet bill	No	No	No	No	No
MAXIMUM PAYOUT PER YEAR?	None	\$5,000/ \$10,000/ \$15,000/ \$20,000	None	\$10,000, \$14,000, or \$22,000	\$20,000	None	\$7,000 to \$14,000
LIFETIME LIMIT?	Yes, for chronic, hereditary, and congenital conditions	None	None	No	\$200,000	No	No
FILE CLAIMS?	Email, fax, or snail mail; one-page claim form and receipts	Email, fax, USPS; claim form and itemized invoice	Mail, fax, email, upload via their Healthy Paws Online Account or paperless with iPhone App or Android App	Paperless claims through the Petplan Claims app (no claim form needed) or by email, fax, or snail mail; one-page claim form, medical records, invoices and proof of payment.	Email, fax, online upload; or snail mail; claim form, medical records needed in less than 10% of cases	Electronically through Trupanion Express, fax, email, or send photo of claim form	Email, fax, or snail mail; claim form and itemized invoice
REIMBURSEMENT?	To client or veterinarian within about one business week	Wellness claims to clients within 2 business days; 95% of accident and illness claims within 15 business days; pay direct to DVM if arranged in advance	7-10 business days for first claim, within 72 hours on subsequent claims	95% of claims paid within five business days or less to the client (or veterinarian directly if requested)	To client in three to five business days; veterinarians can receive payment directly	Paid directly to veterinary practice within minutes or to client within seven to 10 business days for first claim; subsequent claims within 24 hours.	To client or veterinary provider within 14 business days