



AAHA CERTIFIED
HOSPITAL

1212 WALLACE RD. N.W. * SALEM, OREGON 97304

503-391-CATS 391-2287
503-581-8161
503-371-3154 FAX

Pet Health Insurance: The Things You Need To Know

No one likes to think about a beloved pet getting hurt or sick, but it can happen anytime. Pets are curious, active and often quite fearless, so it's difficult to protect them from all dangers all of the time. Fortunately, there are more lifesaving treatments available for pets than ever before. However, as veterinary care advances, it also becomes more expensive. More and more owners are finding that pet insurance is the answer that gives them peace of mind.

Pet insurance policies vary widely in their provisions. Some cover routine preventive care, while others only provide coverage for accidents and illnesses. Deductible amounts vary, as do the co-pay amounts. Some cover hereditary conditions, while others do not. Some even cover alternative veterinary treatments, such as chiropractic, acupuncture and hydrotherapy. It is important that you research a company carefully to make sure that you identify a policy that meets your needs perfectly.

Below, we have given you the contact information for six different pet health insurance companies. We have chosen these based upon our own research, as companies who are reputable and offer a good array of options. (Please do not consider this an endorsement of any of these companies.) It is important that you investigate a few different companies for yourself. To make this task easier, you will find some questions on the reverse that you may want to ask. Two additional resources that offer comparisons of pet health insurance are www.petinsurancereview.com and www.1800petinsurance.com.

Trupanion Pet Insurance
(800) 569-7913
www.trupanionpetinsurance.com

Pets Best Insurance
(888) 899-0402
www.petsbest.com

Pet Plan Pet Insurance
(866) 467-3875
www.gopetplan.com

PurinaCare Pet Insurance
(877) 878-7462
www.purinacare.com

Healthy Paws Pet Insurance
(800) 453-4054
www.healthypawspetinsurance.com

Veterinary Pet Insurance
(877) 263-5997
www.petinsurance.com

*This is the only company that covers birds.

Suggested Questions to Ask Pet Insurance Companies

- What is the cost of the monthly premium?
- Is this payable monthly, quarterly, semi-annually or annually?
- Is there an annual “issuance fee?”
- What is the waiting period before coverage begins after I apply for a policy?
- What is the deductible? Is this an annual deductible or per incident?
- Will I have a co-pay amount per claim that I have to pay, in addition to the deductible?
- Is there a limit to the reimbursement (pay out) per incident?
- Is there an annual limit per pet?
- Is there a lifetime limit per pet?
- How quickly will my claims be processed? What is the expected reimbursement timeframe?
- Can I submit claims on-line?
- Do you offer wellness care coverage in addition to that for accidents and illnesses?
- Is reimbursement based upon my actual vet bill or on a benefits schedule?
- Do you cover hereditary conditions? If so, is there a waiting period for hereditary conditions?
- Do you cover emergency care?
- Do you provide coverage for alternative treatments, such as acupuncture or hydrotherapy?
- How do you define “pre-existing conditions?”
- How do you handle renewals? For example, if my pet is diagnosed with hip dysplasia one year, is that problem considered a pre-existing condition when the policy comes up for renewal?
- Do you have age limits on providing policies to pets?
- Do you offer discounts for multiple pets?
- Do you offer any other discounts?
- What should I expect in the event of an accident or illness?
- Why should I choose your company?