

								
Exam Fees for Accidents & Illnesses	✓	✗	✗	✓	Additional monthly fee required	✓	✓	Additional monthly fee required
Dental Illnesses	✓	Requires an annual dental exam	✗	✓	Not available in every state	✓	Coverage available in most states up to \$1,000 per year	✗
Behavioral Issues	✓	Additional monthly fee required	✗	Not covered with every plan	Not available in every state	Reimbursement is limited to \$1k per year	✓	✗
Prescription Food to Treat Covered Conditions	✓	Only covers up to 50% of the cost for 2 months	✗	Not covered with every plan	Only covers food to treat bladder stones / crystals for up to 6 months	✗	✗	Not covered with every plan
Alternative Therapies	✓	Additional monthly fee required	✓	✓	✓	✓	Yes, but only for 12 weeks following the diagnosis of a covered condition	Additional monthly fee required
Microchip Implantation	✓	✗	✗	Not covered with every plan	✗	✗	✗	✗
End of Life Services	✓	Limited to euthanasia	Limited to euthanasia	✗	Yes, but limited in certain states	Reimbursement amount is equal to price paid for pet (up to annual limit)	Limited to euthanasia	Limited to euthanasia
All Pets Ages 8 Wks. & Up Are Eligible to Enroll	✓	✗	✗	Depends on the plan	✓	✓	✗	✗
No Preventive Care Requirements to Cover Certain Conditions	✓	✗	✗	Depends on the plan	✗	✗	✗	✗
Discount for Multiple Pets	10% off for each additional pet	✗	✗	5% off for 2 or 3 pets, 10% for 4 or more	Discounts vary by state	✗	5-10% off for each additional pet (depending on the state)	✗
Knee Ligament Injury Waiting Period	14 days	5 days	15 days	1 year	6 months	6 months	6 months for all orthopedic conditions in dogs	6 months