

Trupanion	PetPlan	ASPCA Pet Health Insurance	Embrace
Choose your premium by choosing your deductible- \$0-\$1000	Choose your premium by choosing your deductible- choice of \$50, \$100 or \$200 deductible.	Choose your premium by choosing your deductible- choice of \$100, \$250 or \$500 deductible.	Choose your premium by choosing your deductible- choice of \$200, \$300, \$500, \$750 or \$1000 deductible.
Trupanion pays 90% of coverable costs	PetPlan pays 80%, 90% or 100%	ASPCA pays 70%, 80%, or 90%	Embrace pays a straight 70%, 80% or 90% of bill
No limits on the amount of care your dog receives	Three policy benefits: Bronze plan-\$10,000/yr., Silver Plan- \$14,000/yr., Gold Plan- \$22,000/yr.	Three different level plans to choose from- each level has maximum limit payout per incident. No limit to the number of claims submitted per year.	Client can choose the maximum payout per year- \$5,000, \$8,000, \$10,000 or \$15,000
Client can choose any veterinarian, emergency care, or specialty hospital in the U.S., Canada and Puerto Rico.	Client can choose any veterinarian, emergency care or specialty hospital in the U.S. or Canada.	Client can choose any veterinarian, emergency care or specialty hospital in the U.S. or Canada.	Client can choose any veterinarian, emergency care or specialty hospital in the U.S.
They cover all injuries and illnesses INCLUDING hereditary and congenital conditions as long as signs/symptoms were not present prior to enrollment/waiting period.	They cover all injuries and illnesses INCLUDING hereditary and congenital conditions as long as signs/symptoms were not present prior to enrollment/waiting period.	Each plan covers different range of conditions. Level 1- injury and accident. Level 2- Injury, accident and illness. Level 3- injury, accident, illness and advanced care (congenital, hereditary and behavioral problems).	They cover all injuries and illnesses INCLUDING hereditary and congenital conditions as long as signs/symptoms were not present prior to enrollment/waiting period.
All breeds are accepted. All dogs over 8 weeks and under 14 years of age can enroll for lifelong coverage.	All breeds accepted.	All breed accepted.	All breeds accepted. All pets must be 14 years old or younger to sign up for accident & illness policy. Limited policy coverage for pets over 14 yrs or with previous disease diagnoses.
They will never deny coverage or raise rates because too many claims are made.	Can be used for prescription medications, alternative & holistic therapies, and hydrotherapy.	Any calls to pet poison control are covered.	They will cover alternative therapies, ER & specialist visits, cancer treatments, Prosthetic limbs and devices including mobility aids, Prescription Drug Coverage, Behavioral therapy
Does not cover wellness visits.	Does not cover wellness visits.	Has separate wellness plans.	Has separate wellness plans.