

	TRUPANION	PETPLAN	PETS PLUS US	PETSECURE
Age	birth to 14 years	6 weeks - life	7 weeks - life	8 weeks - life
	Premiums may increase or decrease annually dependent on average vet costs for pets of the same type	Premiums will change with annual renewal. Coverage is limited for pets over 10 years.	Premiums will not change based on age or claims activity, but may be raised due to vet inflation, if at all	(Note that as your pet ages, deductibles increase so that premiums don't)
Deductible	Owner chooses deductible (including \$0.) Deductible applied is per incident or condition over lifetime (ie, Only paid when pet develops a new condition as opposed to every year)	Owner chooses \$250 - \$2500 deductible per year	Age-based deductibles applied every year (Amount depends on pet's age, species, and chosen plan)	Owner chooses between two options for deductibles. Deductibles do increase at ages 5 years and 10 years.
Coverage	90% covered	Owner chooses 70, 80 or 90% coverage	70, 80 or 90% covered depends on plan chosen	80% covered
Payout Limits	no payout limits	Owner chooses \$2500 - unlimited per year	Depends on plan chosen: \$7500 or \$15000 per year (no lifetime limit)	Limits are per condition, per year, and depend on plan. (The most comprehensive plan has unlimited coverage)
Will Coverage Change due to claim activity?	No cancelled policy or increased rates due to claim activity	No, they do not practice claims risk management	No, they do not practice claims risk management	Yes, policy adjustments are made based on claim activity
Claims must be submitted within:	90 days of treatment	90 days of treatment	6 months of treatment	6 months of treatment
Are exam fees covered?	No	Yes	No	Yes
Are taxes covered?	No	No	No	Yes
Is Dental care covered?	Must have a dental exam every 12 months and follow recommendations of vet (ie regarding dental cleaning) and then dental illness or injury will be covered	Dental disease and dental injury are covered but not cleaning	ONLY extraction of traumatically fractured non-diseased teeth (OR "Flex Care" which is an option to purchase annually, can be used to cover dental care)	Annual amount coverage depends on plan, renews yearly (can be used for cleaning)
Waiting periods	5 days for injuries, 30 days for illness	15 days for accident or illness, 6 months for hips & knees (wait time for hips knees can be reduced to 15 days if a specific vet examination of hips and knees is done within 30 days of enrollment)	48 hours per accident, 14 days for illness	48 hours per accident, 14 days for illness, 6 months for dental

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Do they offer a Trial?	Yes, 4 week trial which waives the waiting periods	No	Yes, 6 week trial which requires a physical exam prior to enrolment	Yes, 6 week trial, 48 hour waiting period for illness and accident applies
Is Wellness Care covered?	No	No	Possible to purchase "Flex Care" annually which can be used for exams, vaccines, etc	If you opt for their most extensive plan, you get \$450 annually for wellness care
Is direct billing offered?	Yes, the Cold Lake Vet clinic and most Emergency Centers can directly bill Trupanion so that you only pay your 10% up front (as opposed to paying full amount up front and waiting for reimbursement)	No	Not generally: but Yes, for more expensive procedures special arrangements can be made. Must be requested by speaking to a Pets Plus Us representative	Not generally: but Yes, for really large bills and extenuating circumstances. Speak to your PetSecure representative
Pre-existing conditions covered?	No	No	No (but "Flex Care" which can be purchased annually, can be used towards conditions that are normally excluded)	No
Congenital & Hereditary issues covered?	Yes	Yes	Yes	Yes
Are holistic therapies, rehab and behavioural therapies covered?	You can add a rider to opt in for coverage of these things	Yes	Yes	Yes
Prescription food & supplements covered?	Yes	No	Yes, up to 2 months supply per year if prescribed by vet	Not foods. Prescribed supplements that have a DIN or NPH are

For all insurance companies, "**pre-existing condition**" is generally defined as one for which clinical signs first occurred either prior to enrollment or during the waiting period.

With all insurance companies **you are responsible for paying:** your monthly premium, your deductible, and your co-payment (ie, your 10, 20 or 30% depending on coverage). You also must maintain general wellness and preventative care for your pet on an annual basis (includes vaccines, parasite control, etc).

Biggest complaint from any insured client: "**surprise**" when filing a claim **by what is not covered/not reimbursable** ie, be clear on what the plan excludes, how their deductibles work, and what they define as "accident" or "illness"

All insurance companies will require full medical history and/or health exam by a veterinarian prior to enrollment (and to start the free trials). This allows them to inform you of any potential pre-existing conditions they would not be able to provide you coverage for.