



East Padden

Animal Hospital

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Pet Insurance

Exams, X-Rays, specialists...oh my! With ever advancing pet care options comes increased costs to keep your pet healthy. If your pet is a beloved member of your family, then pet insurance may be right for you.

At East Padden Animal Hospital, we know choosing a pet insurance company is both important and confusing. Here are a few tips to ask the insurance company before signing up:

- What is the deductible?
- What are the policy limits?
- What does the policy cover and what are the available options (wellness, emergency, cancer care)?
 - How do you file a claim and what is the reimbursement policy?
 - Can you choose a vet or are you restricted by a network?
- Who determines your pet's treatment – the vet or the insurance provider?
 - What is excluded?
- Is the company licensed in your state?

The basics of the Top 5 pet insurance companies are listed below. East Padden Animal Hospital is committed to working with ALL insurance companies, even ones not listed in this brochure. Check out www.pet-insurance-info.com to compare different insurance companies.

| Company | Enrollment | Benefit Limit | Discounts | Comments |
|--|-------------------|----------------------------|--------------|---|
| Pets Best www.petsbest.com | 8 weeks, no limit | Lifetime limit of \$99,750 | Multiple pet | No coverage for preexisting conditions; coverage for cancer and sterilization with a wellness plan addition |
| ShelterCare www.sheltercare.com | 8 weeks – 8 years | No annual limit | Multiple pet | No coverage for preexisting medical service, conditions or sterilization; microchip coverage; coverage for cancer |
| PetCare www.petcareinsurance.com | 8 weeks – 8 years | No annual limit | Multiple pet | No coverage for preexisting medical service conditions or sterilization; coverage for cancer |
| PetsHealth www.petshealthplan.com | Up to 9 years | \$13,000 per year | Multiple pet | Coverage for preexisting conditions after 90 days; sterilization and cancer coverage (on a case-by-case basis) |
| Veterinary Pet Insurance www.petinsurance.com | Up to 10 years | \$14,000 per year | No discounts | No coverage for preexisting conditions; coverage for cancer and sterilization |

***Many other pet insurance companies exist, be sure to contact the company directly for the most up-to-date information.*