



Leesburg Veterinary Hospital's Pet Insurance Comparison

| | Embrace | Pets Best | Petplan | Trupanion |
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| Accident, Illness, or Wellness? | Accident, illness, and wellness. The wellness plan is an add-on feature for an extra cost. | Accident, illness, and wellness. The wellness plan is an add-on feature for an extra cost. | Accident and illness | Accident and illness |
| Coverage Includes? | One plan: Breed-specific and hereditary conditions, diagnostic testing, cancer treatments, surgeries, ER/specialists, acupuncture | Hereditary conditions, diagnostics, cancer treatments, acupuncture and rehab. Most plans also cover the exam fees, chronic conditions, full coverage regardless of pet being spay/neutered, prosthetic devices/ wheelchairs for accidents/illnesses, no upper age limits, and pregnancies (some breeds excluded) | Three plan levels – bronze, silver, and gold. Bronze level includes hereditary and chronic conditions, exam fees for illness/accidents, cancer treatments, diagnostics, holistic therapies (acupuncture, chiropractic) and rehab. | One plan: Treatments, diagnostics, surgeries, hospitalizations, medications, and foods related to accident or illness. Holistic therapies can be covered with add-on care package |
| Not Covered? | Pre-existing conditions, Prosthetic limbs and mobility aids, cosmetic procedures (tail docking, dew claw removal, etc.) | Pre-existing conditions, parasites gingivitis and other preventable periodontal disease | Pre-existing conditions, elective procedures, grooming, routine and preventative care | Pre-existing conditions, exam fees related to accident/illness, preventative and routine care |
| Reimbursement Amount (After deductible is met) | 65 – 90% of vet bill (Plans can be customized) | 70 – 100% of vet bill Plans can be customized | 80 – 100% of vet bill (3 plans to choose from) | 90% of vet bill (One plan) |
| Pay out Limits? | Annual limit – \$2,000 - \$15,000 Lifetime limit - \$50,000 | Annual limit – \$1,000 – 20,000 Lifetime limit - \$100,000- \$200,000 | Annual limit – \$8,000 - \$20,000 | No per incident, annual, or lifetime limits |
| Waiting Period? | Accident – 2 days Illness – 14 days Wellness - None | Accident – 3 days Illness – 14 days Wellness – 14 days | Accident – 24 hours Illness – 14 days | Accident – 5 days Illness – 30 days |
| Pet Meds Covered? | Yes, only if administered at the veterinary hospital. Take home meds are only covered with additional Rx drug coverage plan (for a fee) | Yes, if prescribed for an accident or illness | Yes, if prescribed for an accident or illness; vitamins/neutriceuticals also covered if prescribed as course of treatment for accident/illness. | Yes, if prescribed for an accident or illness |
| Dentals Covered? | Dental accidents are covered; dental illnesses are not covered, routine care may be covered under optional wellness care plan | Dental accidents and illnesses are covered, routine dental cleanings may be covered under optional wellness package | Dental accidents and illnesses are covered. Routine, preventative care is not covered | Dental accidents and illnesses are covered. Routine, preventative care is not covered |

Embrace, Pets Best, Pet Plan, and Trupanion are featured because we (or current clients) have had positive experiences with these companies. We highly recommend doing your own research and getting multiple quotes before choosing a plan. A good place to start your research is petinsurancereview.com or our website at: leesburgvet.com (Information updated - November 2015)