











Pet Insurance Plan Customization Comparison Chart

The table below shows each company's plan options, including deductible, reimbursement rate, and payout limit options. Please know that not all deductibles, reimbursement levels, and payout limits are available for every pet in every state.

| |  |  |  |  |  |  |  |  |  |  |  |
|-----------------------------------|---|---|---|---|--|---|---|---|---|---|---|
| Deductible¹ | \$50-\$1,000 | \$250-\$700 | \$100-\$1,000 | \$100-\$750 | \$100-\$1,000 | \$100-\$750 | \$0-\$1,000 | \$100-\$1,000 | \$100-\$500 | \$100-\$1,000 | \$250-\$1,000 |
| Reimbursement² | 70%-90% | 70%-90% | 50%-90% | 70%-100% | 70%-90% | 60%-90% | 50%-100% | 70%-90% | 70%-90% | 70%-90% | 50%-90% |
| Payout Limit³ | \$5,000-Unlimited | \$5,000-Unlimited | Unlimited | \$5,000-Unlimited | \$2,000-Unlimited | \$5,000-\$100,000 | Unlimited | \$2,500-\$20,000 | \$3,000-\$10,000 | \$2,500-Unlimited | Limited Per Condition-\$10,000 |
| Wellness Plans | ✓ | ✓ | | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ |
| Accident-Only Plans | ✓ | | | | ✓ | | | ✓ | ✓ | ✓ | ✓ |
| Nationwide | ✓ | ✓ | ✓ | ✓ | Unavailable in Maine | 39 States & DC | ✓ | ✓ | ✓ | ✓ | ✓ |
| Average Claim Processing | 10 Days | 6 Days | 2-15 Days | 3 Days | 5 Days | 2 Days | 2 Days | 2 Days | 15-30 Days | 5-7 Days | 10-14 Days |
| Vet Direct Pay⁴ | ✓ | | ✓ | | | | ✓ | | ✓ | | |

¹Deductible: The amount you pay for vet treatment before your insurance kicks in, usually paid annually rather than per incident. However, read your policy, as this can vary.












²Reimbursement: The eligible percentage of a claim for repayment by the pet insurance company after paying the coinsurance.

³Payout Limit: The maximum amount a pet insurance company will reimburse during the policy period. A lower limit means you may be responsible for more costs if your pet needs expensive vet treatment.

⁴When requested by the policyholder and agreed to by the veterinary office there is an option to have the vet paid directly.

Pet Insurance Conditions & Treatment Coverage Comparison Chart

Most accident and illness pet insurance policies cover a wide range of conditions, as long as they aren't pre-existing or symptomatic during the waiting period. This includes issues like cancer, allergies, chronic conditions, and broken bones, along with diagnostics and treatments like X-rays, MRIs, surgery, and more. The table below shows how providers compare on coverage.

| |  |  |  |  |  |  |  |  |  |  |  |
|--|---|---|---|---|--|---|---|---|---|---|---|
| Hereditary & Chronic | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | Hereditary Plus Rider | ✓ | ✓ | ✓ |
| Vet Exam Fees | Plus Plan | ✓ | | Vet Exam Fee Rider | Exam Fees Rider | Vet Visit Fees Rider | | Exam Plus Rider | ✓ | ✓ | ✓ |
| Prescription Medication | ✓ | ✓ | ✓ | ✓ | Prescription Drugs Rider | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Supplements | | ✓ | | | | | ✓ | ✓ | ✓ | ✓ | |
| Prescription Food | | | | | | | 50% | | ✓ | ✓ | |
| Breeding | | Emergency C-Sections | | Complications | | | Breeder Support Program | Breeding Coverage Rider | | | |
| End Of Life⁵ | ✓ | Cremation ⁶ | | | | End of Life & Remembrance Rider | Pet Owner Assistance Rider | Support Plus Rider | ✓ | ✓ | |
| Pre-Existing Conditions⁷ | Curable | Curable | | Curable | Curable | Curable | Curable | ✓ | Curable | Curable | |


⁵End-of-life coverage can include euthanasia, cremation, burial, autopsy, memorial items, and more.

⁶If recommended by the treating veterinarian.

⁷Coverage for curable pre-existing conditions varies by provider. AKC Pet Insurance is the only provider to cover pre-existing conditions after 1 year of continuous coverage.

Pet Insurance Dental Accidents & Illness Coverage Comparison Chart












By age 3, up to 90% of dogs and cats develop periodontal (gum) disease, but many pet insurance plans offer limited dental coverage. Options vary widely by provider, and for small breeds, cats, or pets prone to dental issues, this coverage can be especially important. The table below compares dental benefits across top insurers. For more details, check out my [full pet dental insurance guide](#).

| |  |  |  |  |  |  |  |  |  |  |  |
|---|---|---|---|---|--|---|---|---|---|---|---|
| Max Teeth Cleaning Allowance (Wellness Plan⁸) | \$150 | \$125 | | \$75 | \$700 | \$150 | | \$150 | \$150 | \$150 | Not Included |
| Non-Routine Dental Care | ✓ | ✓ | ✓ | ✓ | ✓ | Dental Illness Rider | ✓ | ✓ | ✓ | ✓ | ✓ |
| Gum Disease | ✓ | ✓ | | ✓ | ✓ | | Canines & Carnassials | | | | |
| Endodontic Disease | Canines & Carnassials | ✓ | | ✓ | ✓ | | | | | | |
| Extractions | ✓ | ✓ | Accident Only | Accident Only | ✓ | Accident Only | ✓ | Accident Only | ✓ | ✓ | ✓ |
| Developmental Abnormalities | Enrolled Before 6 Months | ✓ | | | ✓ | | Enrolled Before 6 Months | | | | |
| Dental Trauma | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |

⁸Wellness coverage is not an insurance product and only applies if you purchase it as an add-on.

Pet Insurance Therapy Coverage Comparison Chart

Orthopedic issues affect dogs of all sizes. Labs and Rottweilers often face CCL tears; German Shepherds and Dachshunds, IVDD. Rehab like hydrotherapy is common, and alternative therapy coverage (e.g., laser, chiropractic) can help with costs. The table below compares options. For specifics like ultrasound or electrotherapy, check your policy. I also cover [behavioral and physical therapy in more detail](#).

| |  |  |  |  |  |  |  |  |  |  |  |
|--|---|---|---|---|--|---|---|---|---|---|---|
| Behavioral Therapies | ✓ ⁹ | ✓ | | ✓ | ✓ | Extra Fee | ✓ | Up To \$1,000 | ✓ | ✓ | ✓ |
| Hydrotherapy | Elite Plan | ✓ | ✓ | | | | Recovery & Complementary Care Rider | | | | |
| Acupuncture | | ✓ | ✓ | | | | | | | | |
| Chiropractic | | ✓ | ✓ | | | | | | | | |
| Physical Therapy¹⁰ | | ✓ | ✓ | ✓ | ✓ | Physical Therapy Rider | | ✓ | ✓ | ✓ | ✓ |
| Laser Therapy | | ✓ | ✓ | | ✓ | | | ✓ | ✓ | ✓ | ✓ |
| Massage Therapy | | ✓ | ✓ | ✓ | | | | | ✓ | ✓ | |
| Holistic Treatment¹¹ | | | | | | | Recovery & Complementary Care Rider ¹² | | | | |

⁹Limited to vet consultations and medication.












¹⁰Physical therapy (physiotherapy) can include rehabilitation, therapeutic exercises, range-of-motion exercises, stretching, joint mobilization, gait training, and treadmill therapy, among other techniques.

¹¹Holistic treatment includes, but is not limited to, herbal therapy, naturopathy, and homeopathy.

¹²Trupanion's base policy includes herbal therapy, but the rider is required for homeopathy and naturopathy coverage.

Pet Insurance Waiting Periods¹³ Comparison Chart

The table below lists any [waiting period requirements](#) before your pet insurance policy coverage takes effect.

| |  |  |  |  |  |  |  |  |  |  |  |
|------------------------|---|---|---|---|--|---|---|---|---|---|---|
| Illness | 14 Days | 15 Days | 15 Days | 14 Days | 14 Days | 14 Days | 30 Days | 14 Days | 14 Days | 14 Days | 14 Days |
| Accident | 3 Days | 0 Days | | 1 Day | 2 Days | 2 Days | 5 Days | 2 Days | | | |
| CCL Surgery | 6 Months | 6 Months | 12 Months | 6 Months | 6 Months | 6 Months | 30 Days | 180 Days | 14 Days | 14 Days | 12 Months |
| Hip Dysplasia | 14 Days | | | | | 30 Days | | 30 Days | | | 14 Days |
| Wellness ¹⁴ | 0 Days | 0 Days | | 0 Days | 0 Days | 0 Days | | 0 Days | 0 Days | 0 Days | 1 Day |
| Other | | | | Orthopedic Conditions - 6 Months | IVDD, Patellar Luxation - 6 Months | Orthopedic Conditions - 30 Days | | Alternative Therapies - 30 Days IVDD - 180 Days | | | |

¹³Several states are adopting a Model Law to standardize pet insurance regulations, including waiting periods. In **California, Delaware, Louisiana, Maine, Mississippi, Nebraska, New Hampshire, Washington, Rhode Island,** and **Maryland**, current waiting periods are: **0 days for accidents, 14 days for illnesses, 30 days for cruciate ligament conditions,** and **0 days for routine care.**

¹⁴Wellness coverage is only applicable if you purchase it as an add-on.

Pet Insurance Age Limitations Comparison Chart

The table below shows pet insurance age restrictions. Once you've purchased and maintained a pet insurance policy from one of these companies, they will not end coverage as your pet ages.

| |  |  |  |  |  |  |  |  |  |  |  |
|----------------------------------|---|---|---|---|--|---|---|---|---|---|---|
| Minimum Age At Enrollment | 7 Weeks | 6 Weeks | 8 Weeks | 8 Weeks | 6 Weeks | 8 Weeks | Birth | Birth ¹⁵ | 8 Weeks | 8 Weeks | 8 Weeks |
| Maximum Age At Enrollment | | | 14 Years | | 14 Years For Illness 5 Years In California | Depends On Breed | 14 Years | 9 Years For Illness 14 Years For Accident | | | 10 Years For Illness |
| Other Age Restrictions | | | Plan Restrictions ¹ 6 | | | Plan Restrictions ¹⁷ | | | | | |

¹⁵AKC Pet Insurance – In NY, CA, FL, and WA pets must be at least 8 weeks old.

¹⁶Healthy Paws Plan Restrictions – Must be enrolled before four years old in NY; Enrollment after six years old has plan restrictions & no hip dysplasia coverage (MD doesn't have this age limitation for hip dysplasia coverage).

¹⁷Lemonade Plan Restrictions – No enrollment for some breeds beyond specific ages.