

	<b>PetPlan</b>	<b>Trupanion</b>	<b>ASPCA</b>	<b>VPI</b>
<b>Reimbursement Amount (after deductible is met)</b>	80%-100% of vet bill	90% of vet bill	90% of the usual & customary charges for the treatment	Determined by a benefit schedule
<b>Payout Caps</b>	Annual limit of \$8,000-\$20,000	No per incident, annual or lifetime limits	Per Incident limit of \$2,500 - \$7,000	Annual limit of \$7,000 - \$14,000
<b>Deductible</b>	\$50-\$200 per incident, per year	\$0 - \$1,000 per incident	\$100, \$250 or \$500 per year	\$100 - \$1,000 per year
	\$8 - \$60	\$12 - \$90	\$8 - \$80	\$12 - \$60
<b>Age Limits (limits are before signing up. Once enrolled, pets can stay insured regardless of age.)</b>	More than 6 weeks	More than 8 weeks	More than 8 weeks, less than 13 years for dogs or 15 years for cats	More than 6 weeks, less than 10 years
<b>Waiting Period</b>	24 hours after date on policy for accidents, 14 days after for illness	30 days after date on policy	30 days after date on policy	14 days after date on policy, one year after for cruciate ligament injuries and hereditary conditions
<b>Not Covered</b>	Pre-existing conditions	Pre-existing conditions	Pre-existing conditions. Hereditary and congenital conditions not covered on some	Pre-existing conditions and congenital conditions
<b>Routine Care/ Wellness</b>	No	No	Yes, with purchase of wellness coverage for extra fee	Yes, with purchase of wellness coverage for extra fee
<b>Alternative/Holistic</b>	Yes	Yes, with purchase of Additional Care package for an extra fee	Yes, under certain plans	No
<b>Pet Meds</b>	Yes	Yes, if prescribed for illness or accident	Yes, if prescribed for illness or accident	yes, if prescribed for illness or accident
<b>Dental</b>	Not for routine dental care. Dental accident/illness is covered.	Not for routine dental care. Dental accident/illness is covered	Not for routine dental. Dental accidents are covered, dental illness is not covered	Routine dental coverage may be under an optional wellness package. Dental accident/illness is covered

