

**TABLE. PET INSURANCE PRIMER: POLICY FEATURES BY COMPANY**

<b>AKC</b> Comprehensive Medical and Wellness Combined	<b>ASPCA</b> No lifetime benefit cap	<b>Embrace</b> Ability to mix and match benefit limits, reimbursement rates, and deductibles	<b>Healthy Paws</b> One plan for coverage, with no set limits	<b>Pets Best</b> Three plans are available with wellness benefits available through a rider. No upper age limit to enroll.	<b>PetFirst Healthcare</b> Offers both customized and standard plans. Family Plans up to 3 animals.	<b>Petplan</b> "Covered for Life" Guarantee	<b>Purina Care</b> Three plans ranging from accident only to medical plus wellness.	<b>Trupanion</b> No incident, annual, or lifetime limits.	<b>VPI</b> Largest and oldest provider of pet insurance in the United States.	<b>24 PetWatch</b> 8 (Dog) and 10 (Cat) pre-set programs with up to 100% reimbursement.
<b>Offering Policies in the U.S. since:</b>						<b>Offering Policies in the U.S. since:</b>				
2003	2006	2003	2010	2005	2005	2005	2008	2008	1982	2008
<b>Deductible Range</b>						<b>Deductible Range</b>				
\$75 - \$125 Annual	\$100 - \$500 Annual	\$100 - \$1,000 Annual	\$50 - \$500 Annual	\$0 - \$1,000	\$50 - \$500 per incident	\$50 - \$200 per incident	\$100 - \$1,000 Annual	0 - \$1,000 per incident	\$100 - \$1,000 annual	\$50 - \$200 per incident
<b>Maximum Reimbursement of Invoice</b>						<b>Maximum Reimbursement of Invoice</b>				
90%	90% of usual and customary	90%	90%	100%	90%, 80% senior pets	100%	80%	90%	Defined Payment Schedule	100%
<b>Lifetime Limit</b>						<b>Lifetime Limit</b>				
\$13,000	None	\$50,000	None	\$200,000	None	None	None	None	Not Defined	\$72,000 illness, unlimited accident
<b>Annual Limit</b>						<b>Annual Limit</b>				
None	None	\$15,000	None	\$20,000	\$15,000	20,000	\$20,000	None	\$14,000	None
<b>Incident Limit</b>						<b>Incident Limit</b>				
\$5,000	\$7,500	None	None	\$14,000 (Aetna underwritten plans)	\$3,500	None	None	None	Defined Payment Schedule	\$6,000
<b>Incidents Are Considered:</b>						<b>Incidents Are Considered:</b>				
N/A - Annual limits & deductible	Single accident or illness during the policy period	Any given accident or illness	N/A	Specifically identifiable accident or illness. Recurring and/or chronic conditions are considered as one incident.	Specific illness or accident. Multiple incidents in a single visit are possible.	Deductible is applied "per condition," per policy year.	N/A, no incident limits	"Condition- Any manifestations of clinical symptoms consistent with a diagnosis or diagnoses, regardless of the number of incidents or areas of the body affected"	N/A	Condition that affects one of 12 body systems
<b>Are Exam Fees Covered?</b>						<b>Are Exam Fees Covered?</b>				
	Yes, as long as "usual and customary"	Yes	No	Yes	Yes (those deemed usual and customary)	Yes	Yes	No	Yes	Yes
<b>Is Specialty Coverage Eligible?</b>						<b>Is Specialty Coverage Eligible?</b>				
Yes	Yes, as long as "usual and customary"	Yes	Yes	Yes	Yes	Non-life threatening care capped at 80%	Yes	Yes	Yes	Yes
<b>Are Alternative &amp; Holistic Treatments Eligible?</b>						<b>Are Alternative &amp; Holistic Treatments Eligible?</b>				
No	Yes	Yes	No	Available	Yes	Yes	Yes	Available	Yes	Yes
<b>Are Diets Covered?</b>						<b>Are Diets Covered?</b>				
No	No	No	No	No	Available as a Rider	No	No	Yes	?	25% of prescriptions diets
<b>Are Wellness Services included?</b>						<b>Are Wellness Services included?</b>				
80% of preventive care	spending plan	Rewards Program	No	Available	Yes	No	Available	No	Available	No
<b>Are Congenital and Hereditary Conditions Eligible?</b>						<b>Are Congenital and Hereditary Conditions Eligible?</b>				
No	Excluded from base package unless included as a rider	Yes	Yes	No	Available	Yes	Yes	No	No	No
<b>How are Cruciate Benefits Managed?</b>						<b>How are Cruciate Benefits Managed?</b>				
Described as "expanded ligament coverage", diagnostics are covered beginning day 1 of policy.	12 month waiting period	Yes, however a previous occurrence in one leg is considered pre-existing in the other limb.	Yes, however a previous occurrence in one leg is considered pre-existing in the other limb.	Twelve month waiting period before coverage. Injury in one limb does NOT exclude other limb from eligibility.	12 month waiting period for coverage	Six-month exclusionary period on cruciate and patella. Can be waived if certified by veterinarian within first 30 days of policy.	Cruciates are considered an illness and an occurrence during the waiting period will be considered a pre-existing condition for both limbs.	Yes, however a previous occurrence in one leg is considered pre-existing in the other limb.	12 month waiting period before eligible.	Yes, however a previous occurrence in one leg is considered pre-existing in the other limb.
<b>What You Should Know Before Buying</b>						<b>What You Should Know Before Buying</b>				
Exclusions include diabetes, chronic renal failure, cardiomegaly, murmurs	In 3 of the 4 plans, dogs who are > 9 years, and cats > 11 years at initial enrollment are not eligible for Continuing Care, which covers ongoing conditions.	Prescription Drug Coverage is additional	Wellness and Non-accidental dental coverage is not available	Recurring or chronic conditions are treated as one incident and therefore subject to the per incident limit, not the lifetime limit	Limits and policies reset each year upon renewal. Extra rider is required for ongoing chronic conditions or will be deemed pre-existing.	Benefits from Care at Specialty and ER facilities are capped at 20% (regardless of plan) unless condition deemed life-threatening	Cruciates, patella, GDV, and Ingested foreign bodies are considered illnesses, not accidents, and therefore subject to waiting period. Any occurrence during the waiting period are considered pre-existing conditions.	Deductibles are applied per incident, which means multiple conditions diagnosed in a single exam (Diabetes and Cystitis) equals payment of multiple deductibles.	VPI uses a proprietary benefit schedule. Reimbursements are pre-set and independent of the actual bill.	Benefits are grouped by body system, and do not reset with each new occurrence.

BENEFIT FEATURES

BENEFIT FEATURES

COVERAGE FEATURES

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