

PET HEALTH INSURANCE:

What You Need to Know

What should pet parents know before they choose a pet insurance provider?

These questions can help.



What is pet insurance?

Pet insurance is a reimbursement program, where you can be reimbursed for veterinary expenses when your pet gets sick or injured. Pet insurance helps lessen financial worry by reimbursing for covered conditions. More importantly, it lets you focus more on caring for your pet rather than worrying about the cost of care.

How does it work?

Pet insurance is simple to use. If your pet gets hurt or sick, you can take your pet to any licensed veterinarian. You pay for services at the time of treatment, and then file a claim to be reimbursed by the insurance company.

What's covered?

These days, most providers offer coverage for accidents, illness and hereditary conditions. But what about preventive care and other things that pets might need, such as prescription food or help with behavioral issues*? Make sure anything you'd want covered for your pet is included when selecting an insurance company.

What's not covered?

All pet insurance providers exclude pre-existing conditions, but they differ on other exclusions*. For instance, some have waiting periods that exclude illness or conditions for a period of time. Some won't reimburse for exam fees, which are part of almost every veterinary bill.

Can coverage be customized?

Being able to choose factors like your annual limit and deductible lets you tailor your plan to fit your budget and needs.

Is preventive care coverage offered?

Lots of pet owners appreciate getting cash back for the preventive care services their pets need, like check-ups, flea/heartworm prevention, and dental cleanings. Even if you're not sure you want this coverage at first, it's good to go with a provider that offers it in case you change your mind later.

How much experience does the company have?

Of course, you want a dependable company that will be around for the life of your pet! There's no way to tell for sure, but the size and experience of the provider can be good indicators that you can count on them for the long haul.

See why we're the cat's meow.

ASPCA® Pet Health Insurance plans offer robust coverage to help cover the costs of things like diagnostics and exam fees, as well as treatment for accidents, illnesses, hereditary conditions, prescriptions and so much more. Our plans even have an optional Preventive Care endorsement, for a little more cost, that helps with routine veterinary care to keep your pet healthy. You can customize your coverage, and enroll, submit claims and more on-line.

We're proud to be one of the largest and oldest pet insurance providers in the country. [Learn more today!](#)

1-866-230-4749 | WeCoverThat.com

ASPCA® PET HEALTH INSURANCE

*Pre-existing conditions are not covered. Coverage for prescription food does not include prevention or general health maintenance (including weight loss). Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit aspcapetinsurance.com/terms. Customers enrolled on product Levels 1-4 should visit the Member Center for their policy benefits. Products and discounts may vary and are subject to change.

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