



Pet Insurance

Pet insurance has been increasing in popularity recently thanks in large part to the advances of veterinary science. Vets today can offer treatments and procedures that were unheard of just a few years ago such as radiation therapy, transplants, and MRIs. However, these new treatments can be expensive; veterinary costs have risen over 70% in the past five years.



Pet insurance policies are similar to human insurance policies in that they usually have annual premiums, deductibles, co-pays, as well as coverage limits and packages. In general, you can find wellness packages, illness or accident packages, and customizable packages that can cover almost everything. However, some policies may have exclusions such as for older pets, certain breeds, or pre-existing conditions.

Unlike human insurance policies, animal hospitals do not 'accept' pet insurance. The process is you would pay the hospital's invoice and then submit the claim to your insurance company for reimbursement.

The cost of your potential plan can range widely depending on what is and is not covered as well as financial agreements such as deductibles. We encourage you to do your homework! To help you, we encourage you to use an independent website such as www.petinsurancereview.com that will help you compare different companies, reviews, and the plans they offer.

The following are the most common insurance companies our clients use if you would like to contact them for more information on rates and policies for your pet:

- Nationwide – www.petinsurance.com ; 888-899-4874
- Embrace – www.embracepetinsurance.com ; 800- 511-9172
- Pets First – www.petfirst.com ; 855-270-7387
- Healthy Paws – www.healthypawspetinsurance.com ; 855-898-8991