

Pet Health Insurance Providers – Comparison

Insurance Provider		Spot	Prudent Pet	Healthy Paws	Lemonade	ASPCA	Costco (Figo)	Statefarm (Trupanion)	Nationwide	USAA (Embrace)
Overview	Customer Rating	★★★★★	★★★★★	★★★★★☆	★★★★★☆	★★★★★☆	★★★★★☆	★★★★★☆	★★★★★☆	★★★★★☆
	Co-pay, deductible	Yes	Yes	Yes	Customizable	Yes	Yes	Yes	Yes	Yes
	Upper age limit*	No	No	No	Yes, unspecified	No	No	Yes, 14	Yes, plan-specific	15
Coverage <i>(Anything from this row down is not covered if related to a pre-existing condition)</i>	Preventive Care & Wellness (incl. vet exam fee)	+\$	+\$	×	+\$	+\$	+\$	×	+\$	Included in Full Coverage plan
	X-rays & Diagnostics	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Prescription Medication	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Hereditary & Congenital Conditions	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Complementary / Alternative Treatment	✓	✓	✓	Unspecified	✓	✓	✓	✓	✓
	Live Vet Chat	✓	✓	×	✓	×	✓	×	✓	✓
Waiting Periods** and Guarantees	Accidents	14 days	5 days	15 days	2 days	14 days	1 day	5 days	14 days	Immediate
	Illness	14 days	14 days	15 days	14 days	14 days	14 days	30 days	14 days	14 days
	Orthopedic (dogs only): Hip dysplasia, cruciate ligaments, and other knee/ligament issues**	14 days	6 months	12 months	6 months	14 days	6 months	30 days	12 months	6 months
	Money-back Guarantee	30 days	30 days	30 days	Unspecified	30 days	30 days	30 days	10 days	30 days

* The upper age limit usually excludes animals from Illness plan coverage, but they may still be eligible for Accident insurance plans.

** Sample period provided, varies by state. Applies to dogs only.

Hip Dysplasia Coverage (Dogs only) – Comparison

Insurance Provider Coverage	Spot	Prudent Pet	Healthy Paws	Lemonade	ASPCA	Costco (Figo)	Statefarm (Trupanion)	Nationwide	USAA (Embrace)
<i>Waiting period</i>	14 days	6 months	12 months	6 months	14 days	6 months	30 days	12 months	6 months
<i>Note</i>	–	<i>For all knee and ligament issues</i>	<i>If insured before age 6</i>	–	–	<i>For all orthopedic conditions</i>	<i>For all orthopedic conditions</i>	<i>For cruciate ligaments or meniscus (knee) injuries</i>	<i>Can be reduced to 14 days with an orthopedic exam</i>