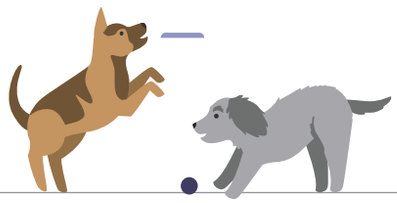
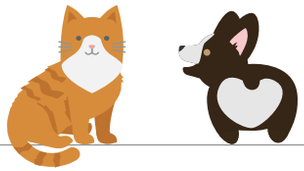
Questions to Consider When Choosing Medical Insurance for your Pet



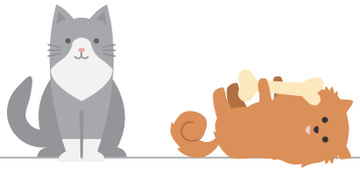
Coverage

1. Are there exclusions or limitations by breed?
2. Is there one simple plan, or are there multiple plans with varying coverage limits? What are the policy limits for each plan offered? Are they per year, per condition, or for the life of the pet?
3. Are hereditary and congenital conditions covered? If so, are there limits on coverage?
4. Does coverage change when visiting a specialist or emergency hospital?
5. Is dental coverage included? Does it include disease or just accidents?
6. Are all prescription drugs, supplements, and nutraceuticals covered? How about prescription food?
7. Is there a coverage option for rehab or alternative therapies? What are the limits?
8. Is wellness care (vaccines, flea, and heartworm prevention) an optional or mandatory with the policy? Are wellness treatments dictated by a benefit schedule, or can your veterinarian determine proper care? Are there limits?
9. Does coverage change if enrolling an adult or senior pet?



Claims

1. Does the provider offer direct payments to veterinary hospitals at checkout?
2. If there are no direct payment options, what is the average time to receive reimbursements?
3. Does the provider offer pre-approval to ensure coverage?
4. What is needed to send in a claim? How long does it take to process?
5. What are the customer service hours? Can you reach a representative after hours or during holidays if a condition is life threatening?



General

1. What are the waiting periods when you enroll? Are they longer for orthopedic, hereditary, or congenital conditions?
2. How does the deductible work? Per condition, per year, per body part, or per condition and per year?
3. How flexible are your deductible options? Are you given specific amounts, or can you adjust to best fit your budget? Can you change the deductible without affecting coverage?
4. Can a previously covered condition become pre-existing upon policy renewal or if you change the limit or deductible?
5. Are there penalties for making changes to your policy?
6. Are premium increases on a predetermined schedule?
7. Are there additional fees to pay your premium monthly?
8. Is there a minimum or maximum age for coverage?
9. Is there a usual and customary charges clause, or does the company pay from the invoice?
10. Can your policy be canceled for any reason other than non-payment?