

Column1	PurinaCare	Trupanion
<b>Contact Info</b> Both companies offer online sign-up	866-787-7676 Fax: 877-838-4636 www.purinacare.com	1 888-738-7478 fax: 206-782-1806 www.trupanion.com, claims@trupanion.com
Coverage waiting period	Next day for wellness/accidents 14 day for illness	5 days for accidents and 30 days for illness. No waiting period for the free 30-day puppy/kitten enrollments.
Multiple Pet Discount	Yes	None
Deductible	Choice of annual deductible (\$100, \$250, \$500, or \$1000) Lowest deductible with wellness is \$250	You have the option to select a per-incident deductible of \$0-\$1000 in increments
Reimbursement %	60-80% of actual veterinary costs (depending on plan choice), less the deductible	90% of actual vet bill for costs arising from injury or illness, less the vet exam fee and deductible, if selected
Routine Care Covered	PurinaCare plus Preventive Care Maximum amount payable with 20% co-insurance option (after deductible is met): \$150 for exam and vaccinations (\$250 for puppy or kitten) \$40 for annual fecal and routine deworming \$75 for annual preventive care blood panel \$35 for annual preventive care urinalysis \$40 for heartworm test \$200 for dental scaling/polishing \$75 for 12-months of heartworm preventive & \$100 for flea control \$100 for neuter / \$150 for spay and \$50 for microchip	No routine care covered. Will cover the cost of treatment for intestinal parasites and heartworm disease as long as the client has been purchasing and administering hw prevention. If owner declines wellness testing and monthly prevention, it will not be covered.
Plan Price Examples	Cat: kitten - \$100 deductible option= \$14.86 without preventive care \$250 deductible option= \$17.95 with preventive care Dog: lab puppy - \$100 deductible option= \$43.06 without preventive care \$250 deductible option= \$54.04 with preventive care  Covers hip dysplasia after two weeks  Premium increases at ages 5, 8, & 10 Premium increases for cost of inflation.	Examples of what is covered: Diagnostic tests, surgeries, and medications administered or prescribed by your Vet for conditions covered by this policy if your pet becomes ill or is injured as a result of an accident after the policy is in effect. This also includes necessary hospitalization fees for your pet, special diets (only short term 25%), removal of deciduous teeth, congenital or hereditary defects or diseases, and coverage for ACL and CCL treatment and diagnostics if occurred during policy term.  Rider available for hip dysplasia.  Dog: 4 mo lab \$52.93 (with \$0 deductible) Cat: 4 mo DLH \$28.11 (with \$0 deductible) Premium increases only for cost of inflation.
Per-Incident Claim Limit	No claim limit	No claim limit
Annual Claim Limit	\$20,000.00	No claim limit
Lifetime Claim Limit	None?	No claim limit
Dentistry Coverage	Cover routine year-year dentals as wellness.	Anything related to accident or illness (illness only if all effort were made to prevent and must be diagnosed with periodontal disease)
Naturopathic Coverage	Yes, when done by licensed veterinarian	None
Claim Reimbursement Guarantee	As soon as possible - averaging 14-21 days	First claim takes longer but after the first the average is 72 hours.
Clear Exclusions	Pre-existing conditions, breeding/fertility/pregnancy, alternative care (unless prescribed and performed by a licensed veterinarian in clinical setting), Cosmetic and elective procedures, training, all pet foods for any reasons, all nutritional supplements/vitamins/nutriceuticals/holistic medications/herbs/natural remedies, removal of anal glands, grooming costs, diagnostic tests and treatments for conditions excluded by this policy, injury or illness intentionally inflicted or caused by the policyholder	Pre-existing conditions predating policy 18 months, Cosmetic Surgeries, breeding or conditions related to breeding, vitamins, grooming costs, orthodontics, endodontic, diagnostic tests and treatments for conditions excluded by this policy, injury or illness which arises out of racing or fighting of your pet. No coverage for ACL and CCL treatment or diagnostics if other one was corrected/diagnosed during the 18 months prior to signing up (because if one goes, the other is likely to also have problems)