



	TRUPANION	PETSECURE	PETS PLUS US
Plan Options	1 plan, accident and illness coverage only	4 accident/illness plans to choose from, some wellness coverage included with Secure 4 plan.	3 plans to choose from Accident only, Accident & Illness & Wellness
Coverage	90 % unlimited lifetime coverage	Coverage starts at 80% and coverage limits range from \$1000 to unlimited coverage. Limits are per condition, per year.	Depending on plan: 70, 80%, or 90%
Risk Management	Premiums are calculated for your pet based on breed, the age of your pet, your chosen deductible, and the average cost of veterinary medicine in your area. Premiums will be adjusted yearly, this may cause your monthly premium to either decrease, increase, or stay the same. Your pets coverage will always remain at 90%.	Based on the results of a bi-annual review and determined by your claims activity, your Co-insurance may be adjusted for future claims from the standard percentage of 20% to 30%, 40% or a maximum of 50%. Premium changes can be made with 30 days' notice.	Cost and coverage does not change more than once in any 12-month period. Premiums not based on pets age and increases not affected by claims or pets age.
Payout Limit	Unlimited coverage	Annual coverage limits of \$1000, \$2500, \$5000, and unlimited (per condition, per year)	Renewable Annual Limits of \$5,000, \$7,500, or \$15,000
Deductible	You pay one deductible; between \$0-\$1000 (as you choose) per condition for life, will not renew yearly. You can adjust your deductible at any time.	Annual deductible will increase as your pet ages (at 5 years and 10 years). You choose the starting deductible: Secure 1-3 - \$100 or \$300 Secure 4 - \$250 or \$400	Annual deductible – varies with plan and pets age - owner chooses starting deductible: Dogs - \$100-\$700 Cats - \$100-\$500
Direct Billing / Pre-Approval	Direct billing and Pre-approval instantly, 24/7.	Petsecure provides Pay Practice Direct options for clients with claims over \$500, Pre-Approvals can be submitted.	Pre-Approvals can be arranged for any amount and we offer Pay Practice Direct on Pre-Approval's if needed.
Exam and Wellness fees	NOT covered	Exam fees are covered on all plans. Plan 4 includes wellness: Cats \$350 per year, Dogs \$450 per year	Yes & GST Fee's
Dentals	With an annual exam, your coverage will be: Extractions: Trauma /disease/ inflammatory, retained deciduous teeth (up to 6 months of age), tooth resorption Endodontics: Upper and lower canines, carnassial teeth, all others up to the cost of extraction	Coverage for the cost of any Treatment of the teeth and gums which is provided for preventive care or as a result of an insured Dental Problem is included under annual limits. Annual cleaning coverage amount per year is \$200-600 depending on plan.	Coverage under wellness: extractions of non-diseased, Traumatically fractured teeth covered under Accident & Accident + Illness
Alternative Therapies	Recovery and complimentary care rider can be added to coverage and covers: Rehab, Acupuncture, Hydrotherapy, Chiropractic, Behavioral, Homeopathy and Naturopathy.	ALL PLANS: \$350 per year per category: (Alternative therapies, behavior therapy, medical devices)	Included on all policies – no riders or extra fee's. No annual caps, can use up to policy limits. Acupuncture, Chiropractic Services, Homeopathy, hydrotherapy, massage therapy, physiotherapy & behavioral.
Additional Features	Optional Riders such as Breeding Rider, Pet Owner Assistance Package, and Recovery and Complimentary Care Rider (Additional cost)	Included with all plans: Cremation & Burial - \$1000 Holiday Cancellation - \$1000 Lost Pet Advertising - \$1000 Boarding Kennel Fees - \$1000	PetHelpFone, Compassionate care line, Pet-Poison Helpline, Pet Concierge, In Memoriam Donation, Holiday Cancellation, Lost Pet Advertising & Boarding Fee's (Included)