


Pet Insurance Comparison Chart

	Figgo	Nationwide Major Medical	Nationwide Whole Pet (pets 1-5 years only)	Healthy Paws	Embrace	Trupanion	ASPCA	Fetch	Pets Best	Lemonade	Pumpkin	ManyPets
Percent reimbursed	70 – 100% depending on plan limit	Defined annual benefits per condition	70% or 50%	70 – 90%	70 – 90%	90%	70 – 90%	70 – 90%	70 – 90%	70 – 90%	90%	80 – 100%
Annual limits	\$5k, \$10k or Unlimited	Per condition limits per year	\$10k	Unlimited	\$5k to \$30k (choice)	Unlimited	\$3k to \$10k	\$5k, \$15k, or Unlimited	\$5k or Unlimited	\$5k to \$50k	\$10k, \$20k, or Unlimited	Unlimited
Deductible amount/ type	\$100, \$250, \$500, \$750 Annual	\$250 Annual	\$250 Annual	\$100, \$250, or \$500 Annual	\$200, \$300, \$500, \$750, \$1000 Annual	\$0 to \$1000 (choice) lifetime per condition	\$100, \$250, \$500 Annual	\$250, \$300, \$500 Annual	\$50 to \$1000 Annual	\$100, \$250, \$500 Annual	\$100, \$250, \$500 Annual	\$0, \$250, \$500 Annual
Exam fee coverage	Optional	Yes	Yes	No	Yes	No	No	Yes	Optional	Optional	Yes	Yes
Waiting period	Illness 14 day / injury 1 day	14 days	14 days	15 days	Illness 14 days / injury 48 hours	Illness 30 days / injuries 5 days	14 days	Illness 15 days / injury 5 days	Illness 14 days / injury 3 days	Illness 14 days / injury 2 days	14 days	Illness 15 days / Wellness 24 hours

Updated March 2022