



QUESTIONS FOR CHOOSING AN INSURANCE PROVIDER

ABOUT THE COMPANY

- How long has the company been in operation?
- Is the coverage provided where I live?
- Is the coverage provided if I travel with my pet?
- Can we utilize any veterinarian hospital?
- Do you offer multi-pet discounts?
- What are your customer service hours?

ABOUT THE POLICIES

- What are the coverage plan options?
- What are the deductible options?
- How much will my premium increase each year?
- Is it possible to lock in the premium rates so that it doesn't increase?
- Will there be a penalty if I change my plan or deductible?
- Is preapproval of medical services ever required?
- What are the policy limits?
- Is there an annual or lifetime limit for a particular medical problem?
- Will I be able to find out the amount of insurance reimbursement before authorizing my veterinarian to proceed with recommended tests and treatments?
- Is the reimbursement amount for a particular service always the same or does it vary based on the veterinarian's fee?
- Can my pet be dropped from coverage? If so what are the criteria for doing so?

ABOUT CLAIMS

- What is the process for filing a claim?
- How are claims handled when there is no diagnosis either because tests were not performed or the results are inconclusive?
- How long does it take to receive payment on a claim?
- How are claim disputes handled?
- What is the specific formula for calculating reimbursement claims?
- Is there a benefits schedule or is it based on a percentage of the cost?
- Is there a maximum amount paid per medical event?
- Is there a maximum amount of reimbursement per calendar year?
- Is there a maximum amount of reimbursement per disease?

WHAT'S INCLUDED AND WHAT'S NOT

- May I see the list of diseases excluded from coverage?
- May I see the list of breed-specific diseases excluded from coverage?
- How much time must pass before a pre-existing condition is finally covered?
- Are complementary and alternative medicine services covered?
- Homeopathy
- Acupuncture
- Acupressure
- Massage therapy
- Chinese herb therapy
- Chiropractic
- Are services associated with breeding, pregnancy, cesarean sections and newborn care covered?
- Are consultations with specialists covered?
- Are second and third opinions covered?
- Is after-hours emergency care covered?
- Are costs associated with treating behavioral issues covered?
- Are costs associated with wellness care and preventative care covered?
- Vaccinations
- Heartworm testing and prevention
- Spaying/ Neutering
- Oral care procedures
- Geriatrics screening
- Tick and Flea prevention
- Microchip implantation
- Deworming