



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