

	Trupanion	ASPCA
If a pet is sick or injured what IS covered?	All diagnostic tests, surgeries and medications (including hereditary & congenital disorders).	Reasonable costs* for diagnostic tests, surgeries, and treatment. <i>*The customary fee charged for a given treatment or procedure with the geographic area in which the fee is incurred.</i>
If a pet is sick or injured what is NOT covered?	<ol style="list-style-type: none"> 1. Pre-existing conditions 2. Hip dysplasia – optional coverage for dogs and cats enrolled before 1st birthday 	<ol style="list-style-type: none"> 1. Pre-existing conditions 2. Any congenital disorder 3. Any hereditary condition 4. Illnesses during the first 30 days of the plan 5. Pre-existing and recurring illness* or injury prior to the effective date, unless 180 days have past since cure and last treatment <i>For Example: If your pet got cancer or arthritis in year 1, they would not be covered in year 2 unless you purchased the Sterling Plan, which covers recurring and ongoing illnesses.</i> <i>*Unless you have purchased the Continuing Care Rider which gives \$1,000 - \$2,500 per incident and \$2,500 - \$6,000 lifetime limit for recurring illnesses.</i> 6. Diagnosis, treatment or surgery related to Anterior Cruciate Ligament (ACL) or Cranial Cruciate Ligament (CCL) damage that occurs or is symptomatic within 12 months of the effective date of certificate. 7. Multiple incidents (more than one) of foreign object ingestion in a 12 month period.
Limits	Currently \$20,000, with no limits per year, claim, illness, procedure, or condition.	\$2,500 - \$5,000 per incident limit subject to an annual cap of \$8,000 - \$13,000, depending on plan choice. <i>For example: Pet owner would have to have 3 or 4 incidents that reached per incident limit to use full annual benefit.</i>
Deductible	\$0, but can be increased in \$5 increments to lower monthly premiums.	\$100 annual deductible
Amount Paid	90% of actually veterinary bill for costs arising from injury or illness, less the veterinary exam fee and deductible, if selected.	80% of reasonable costs arising from injury or illness, after the annual deductible is met, up to per incident limit and annual limit.
Monthly Cost Example <i>Plan Name</i> <i>Quote by various states for Labrador Retriever dog and Domestic Short Hair cat both under 1 year old.</i>	<i>Trupanion Plan with \$500 Deductible</i> <i>Dog -- \$24.08</i> <i>Cat -- \$14.83</i>	<i>Primary Plan with \$100 deductible</i> <i>Dog -- \$20.12</i> <i>Cat -- \$14.38</i>
Will you be penalized for your pet aging?	No, pet owners will never see premiums increase due to pet aging.	Yes , pet owners will see an increase in premiums as pet ages. <i>Example* dog:</i> <ul style="list-style-type: none"> • Age 1 \$20.12 • Age 9 \$25.15 • Age 12 \$30.18 <i>*Does not account for increase in premiums due to inflation.</i>
Will you be penalized for filing claims?	No.	No.
What will cause premiums to increase?	1. Inflationary cost of veterinary medicine	<ol style="list-style-type: none"> 1. Inflationary cost of veterinary medicine in your state 2. Pet aging