

*This checklist is provided to assist in evaluating important elements of available pet health insurance policies*



**Checklist Questions**

**Policy #1**

**Policy #2**

Is the company and policy licensed by the Department of Insurance in your state?	<b>Yes</b> , Except Florida ( As of 5/1/10))		
Is a benefit schedule utilized to limit payments on accident and illnesses?	<b>No</b> , The only limit is a \$20,000 annual limit		
Is the policy an easy-to-understand benefit/co-insurance plan?	<b>Yes</b> , 20%, 30%, 40% Co-insurance is available (2)		
Are benefits for hereditary or congenital conditions covered, limited, or denied?	<b>Covered</b> , assuming not pre-existing		
Are benefits for behavior therapy covered, limited, or denied?	<b>Covered</b> , assuming not pre-existing and performed by a veterinarian in a clinical setting		
Is the option available to visit any veterinarian, including specialists, without penalty?	<b>Yes</b> , if licensed in the state where services are performed		
Are benefits available for dental illness or are they limited to dental accidents?	<b>Available</b> for BOTH illness and accident		
Are the waiting periods before coverage begins reasonable?	<b>Yes</b> , Accidents 48 hours, Illness, 14 days		
Are there extended waiting periods for cruciate ligament and patella problems?	<b>No</b> , Both are classified as illnesses and have a 14 day waiting period		
Are conditions diagnosed in one year excluded as pre-existing conditions the next?	<b>No</b> , Benefits are available in each continuous policy term after deductible is met. No additional premium is required for this feature		
Are benefits available for wellness/preventive care?	<b>Yes</b>		
Is there a choice of deductibles to fit a budget?	<b>Yes</b> , \$100, \$250, \$500, \$1000 (3)		
Is the deductible annual or is it applied to each medical incident?	<b>Annual</b>		
Do benefits include re-imbusement for veterinary exam fees?	<b>Yes</b>		
Is there a maximum age for enrollment?	<b>No</b>		
Is there a lifetime limit of benefits?	<b>No</b>		
Is a physical examination routinely required for enrollment or renewal?	<b>No</b> , Only if pet is older or medical history is not available		
How quickly are claims processed and paid?	<b>Usually within 10- 14 days</b>		
Are there extra billing fees for monthly premium payments?	<b>No</b>		
Are the premiums charged appropriate for the policy limits and the benefits provided?	<b>Yes</b> , See <a href="http://www.purinacare.com">www.purinacare.com</a> for policy details and premiums for your pet		

(1) See [www.purinacare.com](http://www.purinacare.com) for descriptions of policies, limits, and exclusions

(2) 30% and 40% co-insurance may not be available in your state. See [www.purinacare.com](http://www.purinacare.com) for availability.

(3) \$100 deductible not available for PurinaCare Plus Preventive Care Plan