


To discover how great PurinaCare® Pet Health Insurance coverage is, compare us to the competition.

Checklist for Comparing Coverage	 Pet Health Insurance	other	other
Insurance provided by a known and trusted name	YES - Purina has more than 85 years experience caring for pets		
Option to visit any veterinarian, including specialists, without penalty	YES - as long as the veterinarian is licensed in the state where the services are performed		
Benefit schedule for paying accident and illness claims	NO ¹ - payment is based on actual fees submitted		
Limit on payments for each accident and illness claim	NO ¹ - there is a \$20,000 annual limit for all claims combined		
Coverage of hereditary conditions	YES - PurinaCare does not exclude hereditary conditions		
Coverage of pre-existing conditions	NO		
Conditions diagnosed in one year excluded as pre-existing conditions the next	NO - as long as there is no lapse in coverage		
Coverage for dental illness	YES ²		
Coverage for behavior therapy	YES ³ - for conditions like separation anxiety		
Coverage for wellness/preventive care	YES - when you choose the PurinaCare plus Preventive Care plan		
Limits on preventive care benefits	YES - see policy for maximum claimable amounts		
Choice of deductibles to fit budget	YES ⁴ - you may choose from \$100, \$250, \$500 or \$1000 deductibles		
Co-pay after deductible	20% - PurinaCare pays 80% of eligible expenses after the annual deductible is met		
Deductible every time claim is filed	NO - deductible is satisfied only once each annual policy period		
Extra billing fees for monthly premium payments	NO		
Normal time for claims to be paid	USUALLY LESS THAN 14 DAYS - after completed records are received		
Lifetime limit on claims	NO - the annual policy limit resets to \$20,000 each policy term		
Waiting period before coverage begins	YES - 2 DAYS for accidents 14 DAYS for illness		
Maximum age for coverage	NONE - as long as pet is at least 8 weeks old		

¹ PurinaCare reserves the right to decline to pay fees and costs that are not considered reasonable for like veterinarians to charge in the region for which the services were performed.

² Routine scaling and polishing is available only with Preventive Care coverage.

³ PurinaCare Pet Health Insurance covers behavior modification performed by and any associated prescription medications prescribed by a licensed veterinarian in a clinical setting for medical reasons.

⁴ \$100 deductible not available for PurinaCare Plus Preventive care.

Insurance offered by PurinaCare Insurance Services, Inc. Insurance underwritten by New Hampshire Insurance Company or The Insurance Company of the State of Pennsylvania. Issuance of coverage subject to underwriting review and approval. The description herein is a summary only. It does not include all terms, conditions and exclusions of the coverage described. Please refer to the actual policy for complete details of coverage and exclusions.

For more information visit purinacare.com or call 1-877-8-PURINA