



Data is for general information only. Always check specific coverage, fees and services before purchasing a pet insurance policy.

|  | 24 Pet Watch (aka Best Friends)               | AKC (aka PetPartners) | Embrace                               | Figo | Hartville Pet Insurance Group (ASPCA, Hartville, PetPremium, PetsHealth and Protect Your Bubble) | Healthy Paws | Nationwide | PetFirst | Petplan                | Pets Best     | Trupanion   |
|--|---|-----------------------|---------------------------------------|------|--|--------------|------------|----------|------------------------|---------------|---|
| Is Rehabilitation part of the main plan?                     | Yes   | Yes                   | Yes                                   | Yes  | Available with Level 3 (up to \$150 a year) and Level 4 (up to \$300 a year)                     | Yes          | Yes        | Yes      | Standard in every plan | Yes           | No, coverage for Rehabilitation requires the Recovery and Complementary Care Rider which is available for an additional cost. |
| <b>Procedures / services covered:</b>                        |   |                       |                                       |      |  |              |            |          |                        |               |   |
| Initial evaluation   | Yes   | Yes                   | Yes                                   | Yes  | Yes, on Level 3 and Level 4 up to alternative therapy annual limit                               | No           | Yes        | Yes      | Yes                    | Yes           | No - exam fees, consults, evaluations are not eligible for coverage   |
| Ultrasound Therapy   | Yes   | Yes                   | Yes                                   | Yes  | Yes, on Level 3 and Level 4 up to alternative therapy annual limit                               | Yes          | Yes        | Yes      | Yes                    | No            | Yes   |
| Laser Therapy  | Yes   | Yes                   | Yes                                   | Yes  | Yes, on Level 3 and Level 4 up to alternative therapy annual limit                               | Yes          | Yes        | Yes      | Yes                    | Yes           | Covered under the core policy   |
| ECSW (Shockwave) Therapy                                     | Yes   | Yes                   | Yes                                   | Yes  | Yes, on Level 3 and Level 4 up to alternative therapy annual limit                               | No           | Yes        | Yes      | Yes                    | No            | Yes   |
| PEMF (Pulsed ElectroMagnetic Field) Therapy                  | Yes   | Yes                   | Yes                                   | Yes  | Yes, on Level 3 and Level 4 up to alternative therapy annual limit                               | No           | Yes        | Yes      | Yes                    | No            | Yes   |
| Therapeutic Exercises  | Yes   | Yes                   | Yes                                   | Yes  | Yes, on Level 3 and Level 4 up to alternative therapy annual limit                               | Yes          | Yes        | Yes      | Yes                    | Yes           | Yes   |
| Hydrotherapy - Underwater Treadmill                          | Yes   | Yes                   | Yes                                   | Yes  | Yes, on Level 3 and Level 4 up to alternative therapy annual limit                               | Yes          | Yes        | Yes      | Yes                    | Yes           | Yes   |
| Hydrotherapy - Swimming                                      | Yes   | Yes                   | Yes                                   | Yes  | Yes, on Level 3 and Level 4 up to alternative therapy annual limit                               | Yes          | Yes        | Yes      | Yes                    | Yes           | Yes   |
| Manual therapy (Range of Motion)                             | Yes   | Yes                   | Yes                                   | Yes  | Yes, on Level 3 and Level 4 up to alternative therapy annual limit                               | Yes          | Yes        | Yes      | Yes                    | Most          | Yes   |
| Chiropractic / VSMT (veterinary spinal manipulative therapy) | Yes   | No                    | Yes                                   | Yes  | Yes, on Level 3 and Level 4 up to alternative therapy annual limit                               | Yes          | Yes        | Yes      | Yes                    | Limit (1k/yr) | Yes   |
| Acupuncture  | Yes   | No                    | Yes                                   | Yes  | Yes, on Level 3 and Level 4 up to alternative therapy annual limit                               | Yes          | Yes        | Yes      | Yes                    | Limit (1k/yr) | Yes   |
| Stem Cell  | Yes   | No                    | Yes                                   | Yes  | No   | No           | Yes        | Yes      | Yes                    | Yes           | Covered under the core policy--preventive harvesting and banking is not eligible for coverage                                 |
| PRP (Platelet Rich Plasma)                                   | Yes   | No                    | Yes                                   | Yes  | Yes, on Level 2, Level 3 and Level 4 up to incident limit  | No           | Yes        | Yes      | Yes                    | No            | Covered under the core policy   |
| Massage Therapy  | Yes   | Yes                   | Yes                                   | Yes  | Yes, therapeutic massage on Level 3 and level 4 up to alternative therapy annual limit           | Yes          | Yes        | Yes      | Yes                    | No            | Yes   |
| Supplements (oral)   | Yes   | No                    | Under Wellness Plan                   | No   | No   | No           | Yes        | No       | Yes                    | Some          | Covered under the core policy   |
| Supplements (topical)  | Yes   | No                    | Under Wellness Plan                   | No   | No   | No           | Yes        | No       | Yes                    | Some          | Covered under the core policy   |
| Prescribed Diets   | Yes; 50% coverage up to \$500 per policy year | No                    | Yes, if Wellness Plus add on selected | No   | No   | No           | Yes        | No       | Crystalluria           | No            | Yes--Trupanion covers prescribed diets at 50% for up to 2 months of normal feeding  |



Data is for general information only. Always check specific coverage, fees and services before purchasing a pet insurance policy.

|   | 24 Pet Watch (aka Best Friends)  | AKC (aka PetPartners)                             | Embrace  | Figo   | Hartville Pet Insurance Group (ASPCA, Hartville, PetPremium, PetsHealth and Protect Your Bubble) | Healthy Paws  | Nationwide              | PetFirst                      | Petplan                          | Pets Best    | Trupanion  |
|---|--|---|--|--|--|---|-------------------------|-------------------------------|----------------------------------|--------------|--|
| Other services covered  |  | None  | <a href="http://www.embracepetinsurance.com/coverage/pet-insurance-plan">http://www.embracepetinsurance.com/coverage/pet-insurance-plan</a> ;<br><a href="http://www.embracepetinsurance.com/coverage/alt-therapies">http://www.embracepetinsurance.com/coverage/alt-therapies</a> | Yes, if deemed medically necessary by your pet's Veterinarian and not specifically excluded in the policy  | Physiotherapy  |   |                         |                               |                                  |              |  |
| % of Costs Covered  | 80%  | 80%   | 70-90%   | 70% to 100%, Customer choice at purchase   | 90%, 80% or 70% of usual and customary covered costs, based on customer selection                | Depends on reimbursement chosen by client at time of enrollment (90%, 80% OR 70%) | 90%                     | 90%                           | 80-100%                          | 70-100%      | 90% of eligible invoice items after any applicable deductible is met; 50% for prescribed therapeutic diets for up to 2 months of normal feeding          |
| Max \$ Limit per year   | Plan dependent: 3K, 10K, 15K, 20K  | Plan dependent: 3k to 16k/yr                      | 5k - 15k   | Plan dependent: 10K, 14K, unlimited  | \$150 on Level 3 and \$300 on Level 4  | Unlimited   | Unlimited               | Plan dependent                | 22k (no max limits per lifetime) | 20k          | Unlimited  |
| Who Can Perform:  |  |   |  |  |  |   |                         |                               |                                  |              |  |
| ~Veterinarian   | Yes  | Yes   | Yes  | Yes  | Yes  | Yes   | Yes                     | Yes                           | Vet. Only                        | Veterinarian | Yes  |
| ~Anyone, with Veterinary Supervision (Level of supervision required?)                   | Yes, under the direction of a Veterinarian   | Yes   | No, example: veterinary assistant  | Treatment must be provided by Veterinary staff members under the supervision or guidance of a Veterinarian | Only covered under veterinary supervision  | Yes   | Veterinarian supervised | Yes                           | Vet. Only                        | See above    | Direct DVM supervision required  |
| ~Other certified professionals (Is veterinary supervision required? If so, what level?) | Acupuncturists, Chiropractors and Herbalists under the direction of a Veterinarian   | immediate supervision, or trained by veterinarian | Yes under veterinary supervision, example: chiropractor  | Vet technicians or other certified staff members when under the guidance or supervision of a veterinarian  | Only covered under veterinary supervision  | Yes - treatment must be recommended by attending veterinarian                     | Veterinarian supervised | Yes - no supervision required | No (Vet. Only)                   | See above    | Rehabilitation must be recommended by your veterinarian and provided by or under the supervision of a licensed veterinarian or a qualified professional. |
| ~Other certified professionals only if by veterinary referral                           | Registered Technicians, Certified and Licensed Physical Therapists and Behaviorists, under the direction of a Veterinarian | Yes   |  | Must be licensed veterinarian or supervised by licensed veterinarian                                       | Only covered under veterinary supervision  | As in #26 Above   | Yes                     | Yes                           | No (Vet. Only)                   | See above    | See above  |