

frequently asked questions

Which plan should you choose?

Our most popular option is our **Complete CoverageSM** plan. It offers robust coverage that can help you rest easy knowing you'll have help managing the cost of your pet's care for all sorts of things.


Does Complete CoverageSM cover accidents and illnesses?


Complete CoverageSM includes accident coverage, which covers the costs of diagnosing and treating a long list of injuries, such as broken bones, cuts, bruises, and burns. It also covers your pet if they swallow an object, which can cause choking or an intestinal obstruction, or if they eat or are exposed to something harmful, like chocolate, over the counter or prescription medications, toxic plants, or pesticides.


On top of accident coverage, **Complete CoverageSM** can help you care for your pet when they get sick. Illness coverage includes common ailments from ear infections to stomach upset as well as more serious conditions like cancer. Pets who get sick can need ongoing care depending on the illness. They may also need diagnostic tests and advanced treatments, which can get expensive. **Complete CoverageSM** can help you manage those costs up to your annual limit each year.


What else does it cover?

In addition to accidents and illnesses, **Complete CoverageSM** covers lots of other things you might need for your pet including:

 **Treatment for congenital and hereditary conditions** – These are conditions that your pet has at birth, which may not show symptoms until later in life. Some examples include certain eye disorders, hip dysplasia, and luxating patella.

 **Alternative therapies** – Your veterinarian may recommend an alternative therapy to treat your pet. For instance, if your pet has arthritis, they may suggest hydrotherapy or acupuncture to help improve mobility or manage pain. **Complete CoverageSM** covers alternative therapies when they're used to treat covered conditions.

 **Prescription food and supplements** – More and more veterinarians are recommending prescription food to help support pets who have certain conditions, like joint disease or digestive issues. Supplements, like Omega-3 fatty acids and glucosamine are also becoming increasingly popular. **Complete CoverageSM** includes coverage for prescription food and supplements to treat covered conditions (not for general maintenance or weight management).

 **Diagnosis and treatment of behavioral issues** – These kinds of issues are often the result of anxiety or stress, which cause unwanted behaviors, including constant barking or meowing, fur pulling, excessive scratching, or bathroom accidents. They can be upsetting and harmful to the pet and disruptive to the whole family, which is why we offer coverage to help treat them.

What if I only want accident coverage?

We have that too. You can enroll your pet in our **Accident-only plan**, which provides financial cushion in case your pet gets injured.

Do your plans include preventive care coverage?

You have the option to choose whether or not you'd like to add preventive care coverage to your plan for a little more cost. This coverage can help you manage the costs of things that help keep your pet healthy, like vaccines, dental cleanings, flea and tick medication, and annual exams.

We have two choices available for preventive care coverage, which reimburse you up to a set amount for a list of covered services. The amount and services will depend on the coverage you select. There is no deductible or co-insurance. This coverage also starts as soon as your plan is effective, so you can enroll today and use it tomorrow.

What isn't covered?

Like most pet insurance plans, ours do not cover pre-existing conditions. These are conditions that occur before coverage begins or during a waiting period. However, an injury or illness that is considered preexisting may be covered in the future if it is curable and has been cured and free of symptoms and treatments for 180 days, with the exception of knee and ligament conditions. If a knee or ligament condition occurs before the coverage effective date or during a waiting period, any future ones won't be covered.

What's the right amount of coverage for my pet?

With our plans, you can decide how much coverage you'd like for your pet by customizing your annual coverage limit. This is the total amount you can get reimbursed over a 12-month policy period. It resets at the beginning of each new policy period.

You'll pay a lower premium if you go with a lower annual limit. If you choose a higher one, you'll have the opportunity to get more cash back during the plan year. Our annual limit options start at \$3,000, but we find that a \$5,000 or \$10,000 annual limit is a good fit for most people.

Waiting Period

A waiting period is the amount of time that needs to pass before certain coverage kicks in. Our preventive care coverage starts right away the day your plan takes effect. Illness and accident coverage have a 14-day waiting period*. Pet insurance providers may have different waiting periods, so it's definitely something to look at when you're comparing plans.

Pre-existing Conditions

These are conditions that occur or show symptoms before coverage begins or during a waiting period. Most pet insurance providers do not cover pre-existing conditions. It's smart to sign your pet up before something happens that would be considered pre-existing.

For example, an ASPCA® Pet Health Insurance plan states that a condition will no longer be considered pre-existing if your pet's pre-existing condition is curable and has been cured and free of symptoms and treatments for 180 days, with the exception of knee and ligament conditions. If a knee or ligament condition occurs before the coverage effective date or during a waiting period, any future ones won't be covered.

ASPCA® PET HEALTH INSURANCE

aspcapetinsurance.com | 1-877-343-5314