

# PET INSURANCE



Pet insurance (also known as pet health insurance) helps cover the cost of veterinary care if your pet becomes ill or injured. Some pet insurance plans also provide reimbursement for wellness procedures such as vaccinations, heartworm testing and spaying/neutering. Pet insurance is similar to human health insurance in that it has:

- Deductibles
- Co-pays
- Maximum payouts
- Premiums
- Waiting periods
- No coverage for pre-existing conditions

Pet insurance differs from human health insurance in that:

- It is a reimbursement program. This means you pay your veterinary bill and then file a claim the pet insurance company for reimbursement.
- It does not use networks. You are free to use any licensed veterinarian in the U.S. Some plans will even allow you to use licensed veterinarians in other countries while traveling with your pet.