

Company	Deductible (annual)	Reimbursement	Limit	Illness Waiting Period	Injury Waiting Period	Covers IVDD & Hereditary Conditions	Post-op rehabilitation for IVDD	Gum Disease (periodontal)	Tooth Extractions / Dental Surgery	Cushings Disease Treatments	Behavior Therapies	Multiple Pet Discount
Trupanion	\$0 to \$1,000	90%	Unlimited	30 days	5 days	✓	Extra Cost	✓	✓	Extra Cost		
Embrace	\$100 to \$1,000	70%, 80%, or 90%	\$5000-Unlimited	14 days	2 days	✓	✓	✓	✓	✓	10%	
Pet's Best	\$100 to \$1,000	70%–90%	\$5000-Unlimited	14 days	3 days	✓	✓	✓	✓	Not Specified	Consults & Meds Only	5%
Healthy Paws	\$250 to \$1,000	70%, 80%, and 90%	Unlimited	15 days	15 days	✓	✓		Accident Only	✓		
Figo	\$100 to \$1,500	range 70% to 100%	\$5000-Unlimited	14 days	1 day	✓	✓	✓	Accident Only	✓	Extra Cost	5%
Lemonade	\$100 to \$750	up to 90%	\$5000-\$100,000	14 days	2 days	✓	Extra Cost	Extra Cost	Accident Only	Not Specified	Extra Cost	up to 5%
Metlife	\$0-\$2500	up to 90%	\$500-Unlimited	14 days	0 days	✓	Extra Cost	✓	✓	✓	Extra Cost	5%
Fetch	\$250 to \$2,500	70%, 80%, or 90%	\$5000-\$15,000	15 days	15 days	✓	✓	✓	✓	Not Specified	✓	

Key:

* Disclaimer: Figures from Google in 2025, before purchasing pet insurance, contact the company for latest information.



Yes, this is covered.

Extra Cost = Optional add on to the policy.

Consults & Meds Only: We cover behavioral consults with, and/or medication prescribed by, a licensed veterinarian.

Deductible Cost: The exact deductible depends on your pet and your location.

Covers IVDD & Hereditary Conditions: IVDD is covered only if not pre-existing.

Accident Only: only covers accidental dental injuries, such as broken or chipped teeth.

Post-op Rehab IVDD: covers post-operative rehabilitation therapies like hydrotherapy and physical therapy - Not herbal, holistic, and experimental therapies.

Not specified: couldn't find in their online policy info.