

# COMPARE PET INSURANCE

## Coverage and pricing

<b>FEATURE</b>	<b>NATIONWIDE</b>	<b>AKC</b> (PET PARTNERS, INC.)
<b>Plan name</b>	Whole Pet with Wellness	Companion Plus
<b>Base monthly premium</b>	\$90.95	\$67.52
<b>Wellness rider premium</b>	Wellness included in plan	DefenderPlus: \$25.00
<b>Additional rider premium(s)</b> For total coverage comparable to Nationwide Whole Pet with Wellness	N/A	ExamCare: \$9.63 HereditaryPlus: \$6.02 SupportPlus: \$2.00
<b>Total monthly premium</b> Based on 1-yr-old Labrador retriever in Livermore, CA (94550)	\$92.95 (including \$2.00 monthly transaction fee)	\$113.17 (including \$3.00 monthly transaction fee)
<b>Deductible</b>	\$250 annual	\$250 annual
<b>Co-pay</b>	10%	10%

## Sample reimbursements

Four events as shown by four claims examples.

<b>Pancreatitis</b> Bill amount \$907.88	Paid \$592.09	Paid \$592.09
<b>Lacerations</b> Bill amount \$363.27	Paid \$325.50	Paid \$325.50
<b>Ear infection</b> Bill amount \$193.62	Paid \$174.26	Paid \$174.26
<b>Wellness/Routine Care</b> Bill amount \$800.48	Paid \$719.31	Paid \$247.54

## Key plan details

FEATURE	NATIONWIDE	AKC
Use any veterinarian, emergency clinic or specialist	Yes	Yes
Exams	Yes	Purchase of Exam Care rider required for coverage.
Wellness coverage	Yes	Purchase of Wellness rider required for coverage.
Accidents and illnesses, including hospitalizations and surgeries	Yes	Yes There is a fourteen (14) day Waiting Period per pet before We will cover an Illness, except for IVDD (Intervertebral Disc Disease) where there is a 180-day Waiting Period. There is a two (2) day Waiting Period per Pet before We will cover an Accident, except for cruciate ligament related condition where there is a 180-day Waiting Period.
Chronic and ongoing diseases (example: allergies)	Yes	Yes
Cancer	Yes	Yes
Dental surgeries and diseases	Yes	Limited
Prescription medications	Yes	Yes

Comparison and data compiled based on CA coverage features. Sample reimbursements are calculated as if they occurred to the same dog during one year/policy term, and are based on 1) actual claims received by Nationwide in 2019 and 2) the latest policy terms and conditions available on the pet insurance providers' websites as of December 27, 2019.

Pet insurance comparison data is provided using available public website information through December 27, 2019 and is only meant to summarize key features. Please review insurers' policy terms and conditions for more details.

The description of ASPCA Pet Health Insurance, Petplan Pet Insurance, Pets Best Insurance, PetFirst Healthcare, AKC Pet Healthcare, Embrace Pet Insurance, Trupanion, Figo Pet Insurance and Healthy Paws Pet Insurance policies was not furnished by the Hartville Group (ASPCA), Fetch, Inc. (Petplan), Pets Best Insurance Services, PetFirst Healthcare, PetPartners, Inc. (AKC), Embrace Pet Insurance, Trupanion, Figo Pet Insurance LLC, and Healthy Paws Pet Insurance, LLC.

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