BERKELEY
ANIMAL HOSPITAL

Pet Insurance

How Pet Insurance Works

- Pet insurance operates differently from human health insurance.

- **Payment is due in full at the veterinary hospital at the time of service.**

- After your visit, you will submit a **claim form** through your insurance account along with your receipt.

- Occasionally, a doctor's signature may be required for the claim form — we are happy to provide this upon request.

- After submission, your insurance company will **reimburse** you based on your policy details.

Reimbursement Details

- Reimbursement typically covers **around 90%** of eligible costs, **once your deductible has been met.** The exact coverage percentage will also depend on your unique insurance provider & plan.

- Factors that affect your reimbursement include:

  - Whether your deductible has been satisfied

  - Whether the condition is covered by your policy

  - Specific rules within your individual plan

Coverage Basics

- Most policies cover **accident, injury, or illness** only.

- **Pre-existing conditions** (conditions noted before policy start) are usually **not covered**.

- Some insurance providers offer **optional wellness plans** that can reimburse you for preventive care, such as:

  - Spays and neuters

- Vaccinations

- Routine wellness exams

Wellness plans typically have a **higher monthly premium** compared to accident/injury/illness-only plans.

Choosing a Pet Insurance Plan

- Any pet insurance policy can be used at **any veterinary hospital**.

- It's important to **research and compare** different options to find the best fit for your pet's needs.

- **Pawlicy Advisor** is a helpful, free tool that can compare different pet insurance options based on your pet's breed, age, and health history, helping you find the right plan for you.

Commonly Used Pet Insurance Companies

- **Trupanion**

- **Embrace**

- **Nationwide**

- **24 Pet Watch**

- **ASPCA**

- **Healthy Paws**

- **Figo**

- **Pumpkin**

- **Lemonade**

- **Pet's Best**