

Pet Health Insurance

Every year more than 1 in 3 pets will fall ill or get injured. And although veterinarians can do amazing things, an unplanned surgery or a trip to the emergency room can quickly run into the hundreds or thousands of dollars. Can you afford the care that modern veterinary medicine can provide your pet?

Pet health insurance removes the need to choose between expensive treatment and your pet's life.

How Does Pet Health Insurance Work?

Simply put:

1. Sign up via internet or phone
2. Pass through the waiting period
3. Visit and pay your veterinarian for treatment – you can go to any veterinarian in the US
4. Submit a claim via fax
5. Receive your reimbursement check

Typically reimbursement takes 10 to 15 days so you'll usually receive your reimbursement check before your credit card bill comes.

What Does Pet Health Insurance Cover - or Not?

Most pet insurance plans cover:

- Accidents and illnesses
- Cancer and chemotherapy
- Surgery, hospitalization, and nursing care
- Laboratory and diagnostic tests including X-rays and MRI scans
- Medication
- Chronic conditions

Some pet insurance plans also provide coverage for:

- Genetic conditions –important for purebred dogs
- Alternative therapies such as acupuncture and holistic therapies
- Wellness coverage for vaccinations and spaying/neutering

Pet insurance usually does not pay for:

- Elective procedures such as tail docking or ear cropping
- Pregnancy or breeding treatments
- Pre-existing conditions
- Dental procedures such as root canals or crowns

My Pet Has a Condition Already - Will It Be Covered?

A pre-existing condition is one where your pet showed symptoms before enrolling or during the waiting period. Unfortunately, pet insurance does not cover pre-existing conditions; however, coverage for other conditions is available.

If you would pay anything to restore your pet's health, then pet insurance is likely for you. But sign up while you are thinking of it because you can't buy pet insurance when you need it most!

Laura Bennett is Chief Embracer and Co-Founder of Embrace Pet Insurance based in Cleveland, Ohio, offering [pet insurance](#) for dogs and cats. Embrace proudly offers a 15% discount for TICA members paying annually and 10% for those paying monthly.