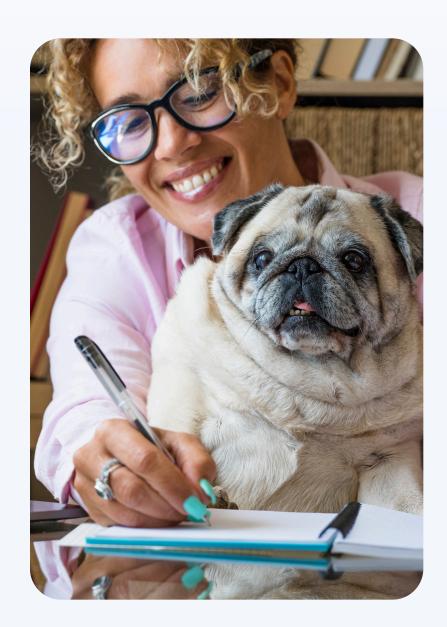


# What to look for when choosing pet insurance

Protect your pet and your wallet.

Pet insurance can help cover surprise costs and give you peace of mind, but plans vary widely. Here's what to look for when comparing options:



### **Coverage basics**

- Accidents and illnesses covered
- Breed-specific or hereditary conditions included
- Dental, alternative therapies, or specialty care if needed
- Optional wellness or routine care add-ons

# Flexibility & vet access

- Freedom to visit any licensed vet, specialist, or emergency clinic
- Simple, fast claim process (online/ app preferred)
- Option for the plan to pay your vet directly or reimburse you after your visit
- 24/7 helpline or virtual vet support can be a plus

#### **Limits & costs**

- Clear annual, per-condition, or lifetime coverage limits
- Affordable deductible options
- Reimbursement percentage high enough to make claims worthwhile
- Check for waiting periods or age restrictions

## **Reputation and extras**

- Strong reviews for paying claims on time
- Good customer service and support
- Multi-pet discounts if you have more than one animal
- Clear explanation of exclusions no surprises in the fine print

Your Wellthy Care Team can compare top-rated pet insurance plans side by side, explain your options, and even help you file claims when you need them so your pet stays protected and you stay stress-free.