



Pet Health Insurance

Accident and Illness Coverage Comparisons



The data on the following sheets represents the differences between PurinaCare policy features and features offered by other pet health insurance companies. **If a particular feature category is not shown, it means that the policy feature is the same for both companies and differences do not exist in that particular category.**

In an attempt to match policies as closely as possible, comparisons are made with policies with similar deductibles, co-insurance, and coverage for a three-year-old Labrador and a three-year-old Domestic Shorthair Cat living in San Antonio, TX. PurinaCare recognizes that some companies may offer different policies and features which may affect the premium cost. The reader is advised that premium costs may also vary by location, zip code and the age of the pet. Current premium features and costs should always be confirmed by accessing the pet health insurance company web site.

To find out more, contact us at 1-877-8PURINA (877-878-7462) or visit us at www.purinacare.com

Why recommend anything else?

PurinaCare & 24PetWatch

Accident & Illness Coverage Comparison as of June 23, 2011

	24PetWatch	PurinaCare Pet Health Insurance
Plan Name	QuickCare Gold 90% Coverage Without Wellness Plan and with \$100 Per Incident Deductible (1)	Purina Care Without Preventive Care and With \$100 Annual Deductible (2)
Choice of Annual Deductible	NO - Only Per-Incident Deductible	YES - Choice of \$100, \$250, \$500, \$1000
Choice of Co-Insurance	NO - Only 10%	YES - Choice of 20%, 30%, or 40% (3)
Per Incident Limit - Dogs	\$3000 per Accident \$3000 Per Illness per Category (4)	NO Per Incident Limit
Per Incident Limit - Cats	\$2500 Per Accident \$2500 Per Illness per Category (4)	NO Per Incident Limit
Annual Limits	No Defined Annual Limits	\$20,000
Lifetime Limits - Illness	\$36,000 Dogs \$30,000 Cats	NONE
Lifetime Limits - Accident	NONE	NONE
Co-Insurance For This Example	10%	20%
Insurance Coverage For This Example	90%	80%
Deductible Applied to Claim	After Co-Insurance is Applied Resulting in Lower Benefit	Before Co-Insurance is Applied Resulting in Higher Benefit
Waiting Period	Accident - 12:01 a.m. on the day following enrollment Illness - 30 Days	Accident - 2 days Illness - 14 days
Current Medical Records Required for ALL Claims	YES	NO - Only For Claims Where Possible Pre-Existing Conditions Require a Review
Chinese Shar-pei Covered for Illness	NO	Yes
Behavior Therapy Coverage	NO	YES, if By Veterinarian in Clinical Setting
Prescription Diet Food Coverage If Prescribed by a Veterinarian for an Illness Condition	YES - 25% of Cost for a Maximum of Six Months	NO
Physical Examination Required for Enrollment or Renewal	YES - Either within the 12 Months Previous to Enrollment or Renewal or 30 Days After Enrollment or Renewal	NO - Unless Pet is Older and Medical Condition is Unkown
Dental Disease Care Covered	NONE	YES
Annual Preventive Care Coverage Available	YES - With QuickCare Optimum and Complete Plans	YES - With PurinaCare With Preventive Care Plan Rider
Restricted Enrollment Based on Pet's Age	Dogs and Cats 8 Years and Older Must Enroll Using the QuickCare Senior Plan	NONE
Benefits for Advertising and Reward if Pet is Lost or Strayed	YES - \$150 Limit	NONE
Benefits for Boarding or Kennel Fees if Owner is Hospitalized for More Than 48 Hours	YES - \$250 Limit	NONE
Benefits for Accidental Death	YES - \$500 Limit	NONE
Benefits for Euthanasia	YES - \$100 Limit	YES - No Limit
Multiple Pet or Family Plan Discounts Available	YES	YES
Discount Available for Microchipped Pets	YES - \$12.00 Per Year	NONE
Premium May Increase With "Excessive" Claims	YES	NO
Monthly Pay Plan Fee(5)	YES - \$2.00	NONE
Monthly Premium (Note: Premiums may vary by location or zip code)	\$53.95 - Dog \$28.95 - Cat	\$38.31- Dog \$13.18 - Cat
	(1) Data available for viewing at www.24petwatch.com . The QuickCare Gold plan shown here is the plan most similar to the PurinaCare plan shown in the next column. (4) 24PetWatch has defined 12 separate illness categories which describe the different body systems. The maximum lifetime benefit available for each category is \$3000 for dogs which converts to a lifetime illness maximum of \$36,000 and \$2500 for cats which converts to a \$30,000 lifetime illness maximum. (5) Monthly fee included in above premiums.	(2) Policies and data are available for viewing at www.purinacare.com . (3) Check www.purinacare.com for state availability

PurinaCare & AKC

Accident and Illness Coverage Comparison as of June 23, 2011

Plan Name	AKC Pet Healthcare Plan	PurinaCare Pet Health Insurance
	Essential Plus Plan with \$125 Annual Deductible (1)	Purina Care Without Preventive Care with \$100 Annual Deductible(3)
Choice of Annual Deductible	NO - \$125 Only	YES - Choice of \$100, \$250, \$500, \$1000
Choice of Co-Insurance	NO - 20% Only	YES - Choice of 20%, 30%, or 40% (4)
Per Incident Limits	YES	NONE
Maximum Per Incident Benefit	\$3,000	NONE
Annual Limits	\$11,000	\$20,000
Co-Insurance for This Example	20%	20%
Insurance Coverage for This Example	80%	80%
Annual Physical Exam Required	YES	NO
Age Limit on Initial Enrollment	Any Dog or Cat Under Age 9	NONE
Waiting Period	Accident - 0 Days Illness - 30 Days	Accident - 2 days, Illness - 14 days
Acupuncture or Chiropractic Coverage	NONE	YES, If By Veterinarian in Clinical Setting
Congenital or Hereditary Coverage	NONE	YES, After 2 weeks
Behavior Therapy Coverage	NONE	YES, If By Veterinarian in Clinical Setting
Annual Preventive Care Coverage Available	YES - With Wellness and Wellness-Plus Plans	YES, Available with \$250, \$500, and \$1000 Deductible Levels only
Multiple Pet Discount Available?	YES - 5% for 2 or More Pets	YES - 5% for Second Pet, 10% for 3rd and Above
Administrative Fees Charged	YES - \$4.00 Per Month Credit Card Processing Fee	NONE
Monthly Premium (Premiums may vary by age, breed, and location)	\$45.38 Dog (2) \$25.67 Cat (2)	\$38.31 Dog \$13.18 Cat
	(1) Information taken from AKC Pet Healthcare Essential Plus Policy and data available at www.akcpethealthcare.com (2) Includes Monthly Credit Card Processing fee of \$4.00	(3) Policies and information are available for viewing at www.purinacare.com . (4) Check www.purinacare.com for state availability

PurinaCare & ASPCA (Hartville, PetsHealth)

Accident & Illness Coverage Comparison as of June 23, 2011

	ASPCA Pet Health Insurance	PurinaCare Pet Health Insurance
Plan Name	Level 2 Plan with \$100 Annual Deductible and Continuing Care Option (1)	Purina Care Without Preventive Care with \$100 Annual Deductible (2)
Choice of Annual Deductible	NO - \$100 Only	YES - Choice of \$100, \$250, \$500, \$1000
Choice of Co-Insurance	NONE	YES - Choice of 20%, 30%, and 40% (3)
Per Incident Limits	YES	NONE
Maximum Per Incident Benefit	\$1,500	NONE
Annual Limits	\$8,000	\$20,000
Co-Insurance for This Example	20%	20%
Insurance Coverage For This Example	80%	80%
Waiting Period	Accident - 0 Days Illness - 30 Days	Accident - 2 days, Illness - 14 days
Acupuncture or Chiropractic Coverage	NONE	YES, If By Veterinarian in Clinical Setting
Congenital or Hereditary Coverage	NONE	After 2 weeks
Coverage for Medical Conditions Occuring in Previous Policy Period (Continuing or Lifetime Care)	YES - Available as an Extra Cost Option - \$1,500 Per Incident Limit, \$3,500 Lifetime Limit	YES - Full Benefits Resume in Each New Policy Term After Annual Deductible is Met
Behavior Therapy Coverage	NONE	YES, if By Veterinarian in Clinical Setting
Annual Preventive Care Coverage Available	YES - With Level 3 and Level 4 Plans	YES, with \$250, \$500, and \$1000 Deductible Levels
Waiting Period For Anterior Cruciate Coverage	12 Months	2 Weeks
Multiple Pet Discount Available?	YES - 10%	YES - 5% for Second Pet, 10% for 3rd and Above
Administrative Fees Charged	YES - Annual \$10.50 Issuance Fee	NONE
Monthly Premium (Note: Premiums may vary by location or zip code)	\$32.13 Dog (3) \$23.71 Cat (3)	\$38.31 Dog \$13.18 Cat
	(1) Information taken from the ASPCA Pet Insurance LEVEL 2 PLAN Issued by The United States Fire Insurance Company and data available at www.aspcapetinsurance.com	(2) Policies are available for viewing at www.purinacare.com . (3) Check www.purinacare.com for state availability

PurinaCare & Best Friends Pet Insurance

Accident & Illness Coverage Comparison as of June 23, 2011

	Best Friends Pet Insurance	PurinaCare Pet Health Insurance
Plan Name	Best Friends Gold with \$100 Annual Deductible (1)	Purina Care Without Preventive Care with \$100 Annual Deductible(2)
Choice of Deductible	Accident: \$100 Only Illness: Choice of \$100, \$200, \$300	YES - Choice of \$100, \$250, \$500, \$1000
Limits	Accident: \$10,000 Lifetime Illness: \$10,000 Lifetime	\$20,000 Annual
Co-Insurance For This Example	20%	20%
Choice of Co-Insurance	No	YES - 20%, 30%, 40%
Insurance Coverage For This Example	80%	80%
Waiting Period	Accident - 0 days Illness - 14 days	Accident - 2 days Illness - 14 days
Medical Records Required for Enrollment to Prove Physical Exam and Current Immunizations	YES, ALL Applicants	NO, Unless Pet is Older or There is a Question About The Medical History Provided by the Pet Owner During the Application Process
Medical Records Required to Prove No Pre-existing Conditions Prior to Paying Claim Benefits	YES - Any Claim	YES - Select Claims Occuring Soon After the Effective Date of the Policy
Acupuncture or Chiropractic Coverage	NONE	YES, If By Veterinarian in Clinical Setting
Benefit for Therapeutic Diets	YES - 25% of Cost for 6 Months if Prescribed by a Veterinarian	NONE
Behavior Therapy Coverage	NONE	YES, if By Veterinarian in Clinical Setting
Dental Medical Care Covered	NONE	YES
Coverage for aids or mechanical devices like carts	NO	YES
Accidental Death Benefit Available	YES - Up to \$500	NONE
Annual Preventive Care Coverage Available	NO	YES
Premium Increase with Age?	NO	YES, at Ages 5, 8, and 10
Monthly Billing Charge	YES- \$2.00	NONE
Monthly Premium (Premiums may vary by zip code and location)	\$34.95 Dog \$21.95 Cat (2)	\$38.81 Dog \$13.18 Cat
	(1) Information taken from Best Friends Pet Health Insurance Policy, from information provided by www.insurebestfriends.com , and from personal communication with Best Friends representative (2) Premiums may increase with excessive claims.	(2) Policies are available for viewing at www.purinacare.com .

PurinaCare & CFA (Cat Fancier's Assn)
Accident and Illness Coverage Comparison as of June 23, 2011

Plan Name	CFA Pet Healthcare Plan	PurinaCare Pet Health Insurance
	Essential Plus Plan with \$125 Annual Deductible (1)	Purina Care Without Preventive Care with \$100 Annual Deductible(3)
Choice of Annual Deductible	NO - \$125 Only	YES - Choice of \$100, \$250, \$500, \$1000
Choice of Co-Insurance	NO - 20% Only	YES - Choice of 20%, 30%, or 40% (4)
Per Incident Limits	YES	NONE
Maximum Per Incident Benefit	\$3,000	NONE
Annual Limits	\$11,000	\$20,000
Co-Insurance for This Example	20%	20%
Insurance Coverage for This Example	80%	80%
Annual Physical Exam Required	YES	NO
Age Limit on Initial Enrollment	Any Dog or Cat Under Age 9	NONE
Waiting Period	Accident - 0 Days Illness - 30 Days	Accident - 2 days, Illness - 14 days
Acupuncture or Chiropractic Coverage	NONE	YES, If By Veterinarian in Clinical Setting
Congenital or Hereditary Coverage	NONE	YES, After 2 weeks
Behavior Therapy Coverage	NONE	YES, If By Veterinarian in Clinical Setting
Annual Preventive Care Coverage Available	YES - With Wellness and Wellness-Plus Plans	YES, Available with \$250, \$500, and \$1000 Deductible Levels only
Multiple Pet Discount Available?	YES - 5% for 2 or More Pets	YES - 5% for Second Pet, 10% for 3rd and Above
Administrative Fees Charged	YES - \$4.00 Per Month Credit Card Processing Fee	NONE
Monthly Premium (Premiums may vary by age, breed, and location)	\$45.48 Dog (2) \$27.25 Cat (2)	\$38.31 Dog \$13.18 Cat
	(1) Information taken from Pet Healthcare Essential Plus Policy and data available at www.cfapetinsurance.com (2) Includes Monthly Credit Card Processing fee of \$4.00	(3) Policies and information are available for viewing at www.purinacare.com . (4) Check www.purinacare.com for state availability

PurinaCare & Embrace

Accident & Illness Coverage Comparison as of June 23, 2011

	Embrace Pet Insurance	PurinaCare Pet Health Insurance
Plan Name	Embrace "Custom" Policy with Wellness and Dental Rewards, \$200 Annual Deductible, \$15,000 Annual Limit, 20% Co-Insurance (2)	Purina Care Plus Preventive Care, \$250 Annual Deductible, \$20,000 Annual Limit, 20% Co Insurance (1)
Annual Deductible Available	YES - Choice of \$100 \$200, \$300, \$500, \$1000	YES - Choice of \$250, \$500, \$1000
Annual Limits Available	\$2,000, \$5,000, \$10,000, and \$15,000	\$20,000
Co Insurance Options	10%, 20%, 35%	20%, 30%, 40%
Waiting Period	Wellness - 0 days Accident and Illness - 14 days Orthopedic Conditions - 6 months(4)	Preventive Care - 0 days Accident - 2 days, Illness - 14 days
Lifetime Maximum	\$50,000	None
Prosthetic Limbs and Devices Coverage	NO	YES
Physical Exam Required for Initial Coverage & Renewal	YES	NO
Coverage of Illness or Injury caused by another animal residing and cared for in your household	NO	YES
Behavior Therapy Coverage	NO	YES, If By a Veterinarian in a Clinical Setting
Stem Cell Therapy Coverage	NO - Unless Approved In Advance	YES
Pre-existing Cancer Limitations	If Pet Has Been Treated For Cancer Prior to Effective Date, All Types of Cancer in Any Body Location After the Effective Date are Considered to Be Pre-existing	If Pet Has Been Treated For Cancer Prior to Effective Date, Only The Previously Treated Type of Cancer Occuring After The Effective Date Is Considered to be Pre-Existing
Chiropractic and Acupuncture Coverage	YES, Only When Provider is a Member of Chiropractic, Homeopathy, Acupuncture, or Holistic National Associations	YES
Congenital and Hereditary Coverage	\$15,000 Maximum	\$20,000 Maximum
Annual Preventive Care Benefit Limits	\$400	\$715
Monthly Preventive Care Premium Costs	\$25	\$15.45 Dog \$4.80 Cat
Deductible May Apply to Wellness or Preventive Care	NO	YES
Monthly Premium (Premium may vary depending on breed and location)	\$103.47 Dog (5) \$83.87 (Cat)	\$46.88 Dog \$15.21 Cat
5% Yearly Billing Discount Available	YES	NO
	<p>(2) Information taken from RLI Insurance Policy dated 05/10, from data available at www.embracepetinsurance.com, and from personal communication with Laura Bennett</p> <p>(4) The Orthopedic Waiting Period can be reduced by having your veterinarian perform (at policyholder's expense) an orthopedic examination and submitting the results to Embrace for review.</p> <p>(5) Embrace Dog and Cat Premiums include a discount For pets that have been neutered.</p>	(1) PurinaCare also offers PurinaCare without Preventive Care. Policy and data available for viewing at www.purinacare.com

PurinaCare & Healthy Paws

Accident & Illness Coverage Comparison as of June 23, 2011

	Healthy Paws Pet Insurance	PurinaCare Pet Health Insurance
Plan Name	Healthy Paws Plan with \$250 Annual Deductible and 20% Co-Insurance (1)	Purina Care Without Preventive Care with \$250 Annual Deductible and 20% Co-Insurance(2)
Choice of Annual Deductible	YES - \$50, \$100, \$250, \$500	YES - \$100, \$250, \$500, \$1000
Choice of Co-Insurance	YES - 10%, 20%, 30%	YES - 20%, 30%, 40% (5)
Coverage Available for Pets Owned by Veterinarian's Immediate Family	NO	YES - Claims Documents Must Include a Receipt Showing That Veterinary Services are Fully Paid
Exam or Professional Fee Deductible	YES - Because Veterinary Exam and Professional Fees are not Covered, These Fees Become Defacto Deductibles When Charged During an Office Visit and/or in the Course of the Hospitalization of a Sick or Injured pet	NONE
Annual Limits	No Defined Annual Limits	\$20,000
Lifetime limits	YES - \$25,000	NONE
Waiting Period	Accident and Illness - 15 Days	Accident - 2 days, Illness - 14 days
Physical Exam Required For Enrollment	YES - Pets Younger Than 6 Years Must Have Complete Clinical Exam Within Previous 12 months or Within 15 Days After the Policy Effective Date. Pets 6 Years or Older Must Have Complete Clinical Exam Within Previous 30 Days or 15 Days After the Policy Effective Date	NO, Unless Pet is Older or Medical History is Unknown
Acupuncture or Chiropractic Coverage	NONE	YES, If By Veterinarian in Clinical Setting
Hip Dysplasia Coverage	YES, But NOT if Hip Dysplasia Occurs Within the 1st 12 Months of the Policy Effective Date. To Qualify, a Pet Less than 6 Years of Age Must Have a Complete Physical HIP Exam Within 12 months Following the Policy Effective Date. For Pets 6 Years and Older , Hip Dysplasia Benefits are NOT Available.	YES - After 2 weeks with NO Age Limits
Hereditary and Congenital Limits	Lifetime Limits (\$25,000) Apply	Annual Limits (\$20,000) Apply
Behavior Therapy Coverage	NONE	YES, if By Veterinarian in Clinical Setting
Dental Medical Care Covered	YES - Accident Damage Only. Dental Disease NOT Covered	YES - Accident And Dental Disease Covered
Conditions resulting from racing, law enforcement, guarding, or for any commercial use covered	NO	YES
Annual Preventive Care Coverage Available	NO	YES - Requires Additional Rider
Medical Records Automatically Required With First Claim	YES	NO
Co-Insurance Applied Before Deductible is Subtracted	YES - Example Covered Treatment \$1000 X 80% = \$800 Less \$250 Deductible Results in \$550 Total Benefit	NO - Example Covered Treatment \$1000 Less \$250 Deductible = \$750 X 80% Results in \$600 Total Benefit
Premium Increase with Age of Pet?	NO	YES, at Ages 5, 8, and 10
Premium Increase with Time?	YES - Cost-of-living Increase Each Year Estimated at 4-5% Per Year (3)	NONE
Monthly Premium (Premiums may vary by age, breed, and location)	\$39.72 Dog (4) \$20.74 Cat (4)	\$31.43 Dog \$10.41 Cat
	(1) Information taken from a Healthy Paws Insurance Policy and from information provided by www.healthypawspetinsurance.com on 07/06/2010. (3) Information Obtained Through Direct Contact With HealthyPaws Customer Service Representative on 07/06/2010. (4) Includes 5% discount for keeping pet's weight within veterinary recommendations.	(2) Policies are available for viewing at www.purinacare.com . (5) 30% and 40% co-insurance may not be available in all states. Check with www.purinacare.com for availability

PurinaCare & Pets Best

Accident & Illness Coverage Comparison as of June 23, 2011

	Pets Best Insurance	PurinaCare Pet Health Insurance
Plan Name	Pets Premier Plan Plus Best Wellness with \$250 Per Incident Deductible(1) (2)	Purina Care Plus Preventive Care with \$250 Annual Deductible(3)
Choice of Annual Deductible Available	NO - Only Per Incident	YES - Choice of \$250, \$500, \$1000
Choice of Co-Insurance Available	NONE	YES - Choice of 20%, 30%, and 40% (4)
Per Incident Deductible Available	YES - Choice of \$100, \$250, \$500	NONE
Per Incident Limits	\$14,000	NONE
Annual Limits	No Defined Annual Limits	\$20,000
Lifetime limits	YES - \$100,000	NONE
Co-Insurance for This Example	20%	20%
Insurance Coverage for This Example	80%	80%
Waiting Period	Illness and Wellness - 14 days Accident - 3 Days	Preventive Care - 0 days Accident - 2 days, Illness - 14 days
Congenital Coverage	None	YES, if Manifested After Policy Waiting Period
Pregnancy Coverage	\$500 (Not Available for all Breeds)	None
Anterior Cruciate Medical & Surgical Coverage	After 12 months	After 2 weeks
Patella Luxation Coverage	NO (Considered to be Congenital)	YES
Hereditary Limits	\$2500 Lifetime If Enrolled Before 2nd Birthday. No Coverage if Enrolled After 2nd Birthday	\$20,000 per year
Behavior Therapy Coverage	YES, Limited to \$400 Lifetime	YES - If By a Veterinarian in a Clinical Setting
Chiropractic and Acupuncture Coverage	YES, Limited to \$500 Lifetime	YES
Mortality Expenses	YES - Limited to Euthanasia and <u>Disposal</u> for Humane Reasons Only	YES - Euthanasia <u>only</u> when Medically Indicated
Maximum Payable Annual Preventive Care Benefit Available at 20% Co-Insurance Level	\$380 Dog, \$445 Cat (Includes \$25 for Flea, Tick and Heartworm Prevention) (Not Subject To Deductible)	\$715 (May Be Subject to Deductible)
Annual Preventive Care Premium Costs	\$264	\$185.40 - Dog \$57.60 - Cat
Wellness or Preventive Care Expenses Apply to Deductible	NO	YES
Deductible Applies to Wellness or Preventive Care	NO	YES
Monthly Premium (Note: Premiums may vary by location or zip code)	\$82.29 Dog \$59.10 Cat	\$46.88 Dog \$15.41 Cat
	<p>(1) Information taken from Aetna Pets Accident & Illness Policy Insurance Agreement Edited 8/08 and from information provided by www.petsbest.com.</p> <p>(2) Pets Best offers additional policies available for viewing at www.petsbest.com</p>	<p>(3) PurinaCare also offers PurinaCare without Preventive Care. Policy and data available for viewing at www.purinacare.com.</p> <p>(4) Check www.purinacare.com for state availability</p>

PurinaCare & PetFirst Healthcare

Accident & Illness Coverage Comparison as of June 23, 2011

	PetFirst Healthcare	PurinaCare Pet Health Insurance
Plan Name	PetFirst Preferred PLUS plan Without Routine Care With 100% of Available Benefits for Hereditary Conditions, and \$100 Per Incident Deductible (1) (2)	Purina Care Without Preventive Care and \$100 Annual Deductible (3)
Choice of Annual Deductible	NO - Only Per-Incident Deductible	YES - Choice of \$100, \$250, \$500, \$1000
Per Incident Deductible	\$100	NO - Only Annual Deductible
Per Incident Limit	\$3,500	NO Per Incident Limit
Annual Limits	\$15,000	\$20,000
Co-Insurance for This Example	10%	20%
Choice of Co-Insurance Available	NO	YES - 20%, 30%, and 40% (3)
Insurance Coverage for This Example	90%	80%
Waiting Period	Illness - 14 Days	Accident - 2 days Illness - 14 days
Cruciate Diagnosis and Repair Coverage	NONE	After Two Weeks
Hip Dysplasia Coverage	NONE	After Two Weeks
Patella Luxation Coverage	NONE	After Two Weeks
Waiting Period For Intervertebral Disk Disease	6 Months	Two Weeks
Non Pre-Existing Hereditary and Congenital Coverage <u>PLUS</u> Chronic or Lifetime Coverage	YES - Benefits limited to Per Incident Limits of \$3,500 ⁽²⁾	YES - Benefits limited to Annual Limits of \$20,000
Dental Disease Care Covered	NO - Accidental Damage to Teeth Only	YES
Behavior Coverage	NONE	YES
Benefits for Advertising and Reward if Your Pet is Strayed or Lost	YES - \$500 Limit	NONE
Benefits for Boarding or Kennel Fees if You Are Ill and You Need Daily Care for Your Pet	YES - \$600 Limit	NONE
Benefits for Trip Cancellation If Your Pet is Ill and Requires Medical Treatment	YES - \$600 Limit	NONE
Benefits for Loss by Theft or Straying	YES - \$500 Limit	NONE
Benefits for Burial or Cremation	YES - \$150 Limit	NONE
Annual Administrative Charge For Monthly Payment	YES - \$30.00	NONE
Monthly Premium (Note: Premiums may vary by location or zip code)	\$99.95 - Dog \$83.95 - Cat	\$38.31 - Dog \$13.18 - Cat
	(1) Data available for viewing at www.petfirsthealthcare.com . Additional information obtained from American Alternative Insurance Corporation policy dated 09/10. (2) Cruciate repair, hip dysplasia, and patella luxation are NOT covered under the terms of the policy.	(3) Policies and data are available for viewing at www.purinacare.com .

PurinaCare & PetPlan

Accident & Illness Coverage Comparison as of June 23, 2011

	PetPlan	PurinaCare Pet Health Insurance
Plan Name	PetPlan Gold Plan with \$100 Per Incident Deductible (1)	Purina Care Without Preventive Care with \$100 Annual Deductible (2)
Choice of Annual Deductible Available	NO - Only Per Incident Deductible	YES - Choice of \$100, \$250, \$500, \$1000
Choice of Co-Insurance Available	NONE	YES - 20%, 30%, and 40%
Per Incident Deductible Available	YES - Policyholder Choice of \$50, \$100, \$200	NO - Only Annual Deductible
Deductible Application to Claim	After Co-Insurance is Applied (4)	Before Co-Insurance is Applied (Results in Higher Benefit for First Claim in Policy Term)
Co-Insurance for This Example	20% (30% When Services Provided by Specialty or Emergency Facility)	20%
Insurance Coverage for This Example	80%	80%
Waiting Period	Accident - 1 day Illness - 14 Days	Accident - 2 days Illness - 14 days
Primary Veterinarian Required to be Member of American Veterinary Medical Association which is a Voluntary Membership, Not Required for Licensure	YES	NO
Referral Veterinarian Required to be Board Certified in Specialty	YES	NO
Coverage for Medical Expenses Caused By Earthquake, Windstorm, Flood, or Other Natural Disaster	NONE	YES
Therapy Diets Covered	YES - Limited to 6 Months Supply of Diets to Eliminate Bladder Stones or Crystals	NO
Behavior Therapy Coverage	YES - Limit of \$1000 if By Veterinarian Who is an Accredited Behaviorist	YES, if By Veterinarian in Clinical Setting
Dental Medical Care Covered	YES - Dental Exam by Veterinarian During the Previous 12 months is Required and if There Are Recommended Treatments, They Must Be Carried Out	YES
Annual Preventive Care Coverage Available	NO	YES
Reimburse the price you paid for your pet if it dies or has to be put to sleep during the policy period by a veterinarian as a result of accident or illness.	YES - \$1000 Limit	NONE
Benefits for Advertising and Reward Costs if Your Pet Goes Missing	YES - \$500 Limit	NONE
Benefits for Boarding or Pet Sitter Fees if You are Hospitalized for more than 96 hrs.	YES - \$500 Limit	NONE
Benefits for Vacation Cancellation Expenses Due to Your Pet's Illness or Injury	YES - \$1000 Limit	NONE
Reimburse you for the Price you Paid for your Pet if lost Through Straying or Theft and Does not Return or is Not Recovered	YES - \$500 Limit	NONE
Discounts Available	YES - See List (6)	YES - See List (7)
Monthly Processing Charge	YES- \$2.00	NONE
Monthly Premium (Note: Premiums may vary by location or zip code)	\$47.23 - Dog (5) \$20.42 - Cat (5)	\$38.31- Dog \$13.18 - Cat
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PurinaCare & PetPlan

Accident & Illness Coverage Comparison as of June 23, 2011

PetPlan	PurinaCare Pet Health Insurance
	<p>(1) Policy and data available for viewing at www.gopetplan.com. The Pet Health Insurance Policy Provided by the AGCS Marine Insurance Company, a member of the Allianz Group.</p> <p>(4) At the \$100 deductible level, applying the deductible AFTER the co-insurance is applied results in \$20 less benefits being paid (regardless of the amount of the claim) compared to applying the deductible BEFORE co-insurance is applied. Note: The dollar amount of the difference will vary with the deductible level selected by the policyholder and occurs only when the deductible has not been met.</p> <p>(5) Premium shown includes a 5% on-line enrollment discount.</p> <p>(6) Maximum Discount Available is 10% per pet which is in addition to the 5% online discount automatically applied at enrollment.</p> <p>Microchip Discount - 10%</p> <p>Multiple Pet Discount - 10%</p> <p>Veterinary Prof. Discount - 10%</p> <p>Medical Services Pet Disc. - 10%</p> <p>Strategic Partner Disc. - 5%</p> <p>Employee Benefit Plan Discount 10%</p>
	<p>(2) Policies and data are available for viewing at www.purinacare.com.</p> <p>(7) Multiple Pet Discount - 5% for 2nd pet, 10% for 3 or more.</p> <p>Veterinary Employee Disc. 10%</p> <p>Employee Benefit Plan Discount 5%</p>

PurinaCare & Trupanion

Accident & Illness Coverage Comparison as of June 23, 2011

	Trupanion Pet Insurance	PurinaCare Pet Health Insurance
Plan Name	Trupanion Plan with \$250 Per Incident Deductible(1)	Purina Care Without Preventive Care with \$250 Annual Deductible(3)
Choice Annual Deductible Available	NO - Only Per Incident	YES - Choice of \$100, \$250, \$500, \$1000
Choice of Co-Insurance Available	NO	YES - 20%, 30%, and 40%
Per Incident Deductible Available	Policyholder Can Select any dollar amount from \$0 - \$1000	NONE
Examination Fee Deductible	YES - Because Veterinary Exam Fees are not Covered (Unless Waived By Endorsement), These Fees Become Defacto Deductibles When Charged During an Office Visit and/or in the Course of the Hospitalization of a Sick or Injured pet	NONE
Annual Limits	NONE	\$20,000
Co-Insurance for This Example	10%	20%
Insurance Coverage for This Example	90%	80%
Waiting Period	Accident - 5 days Illness - 30 days	Accident - 2 days Illness - 14 days
Hip Dysplasia Coverage	Available Only For Dogs Enrolling Before First Birthday for an Additional Monthly Premium of \$5.83	After 2 weeks, Regardless of Enrollment Age
Behavior Therapy Coverage	NO	YES, if By Veterinarian in Clinical Setting
Dental Medical Care Covered	NO	YES
Conditions resulting from racing, hunting, law enforcement, or guarding covered	NO	YES
Conditions resulting from failure to spay or neuter covered	NO, Unless Spayed or Neutered Prior to 1st Birthday, Within 30 days of adoption, or if timing of surgery was by veterinarian's recommendation	YES
Annual Preventive Care Coverage Available	NO	YES - With Additional Preventive Care Rider
Premium Increase with Age?	NO	YES, at Ages 5, 8, and 10
Additional Benefits Package Available?	YES - Additional Monthly Premium of \$4.95 (2)	NO
One Time Administration Fee Charged?	YES - \$35.00	NONE
Monthly Premium (Note: Premiums may vary by location , zip code, or enrollment age)	\$41.77 Dog \$22.49 Cat	\$31.43 Dog \$10.41 Cat
	(1) Information taken from Trupanion Pet Health Insurance Policy Dated 05/10 and from information provided by www.trupanionpetinsurance.com as of 05/18/2011 (2) See www.trupanionpetinsurance.com for details.	(3) Policies are available for viewing at www.purinacare.com .

PurinaCare & VPI

Accident & Illness Coverage Comparison as of June 23, 2011

	VPI	PurinaCare
Plan Name	Major Medical with Care Guard Premier and \$250 Annual Deductible (1)	Purina Care Plus Preventive Care with \$250 Annual Deductible (2)
Choice of Co-Insurance Available	NONE	YES - Choice of 20%, 30%, and 40% (3)
Limits Payments by Benefit Schedule	YES	NO
Co-Insurance for This Example	Any amount exceeding Benefit Schedule Allowance	20%
Insurance Coverage for This Example	100% of benefit schedule	80% of Veterinary Expenses
Annual Limits	\$14,000	\$20,000
Maximum Payable Annual Preventive Care Benefit Available at 20% Co-Insurance Level	\$380 - Benefit \$264 - Cost (Not Subject To Deductible)	\$715 - Benefit \$217.32 - Cost Dog \$71.88 - Cost Cat (Subject To Deductible)
Hereditary Coverage	After 1 year	After 2 weeks
Annual Hereditary Limits	\$250-Diagnostics \$500-Surgical	\$20,000
Anterior Cruciate Medical & Surgical Coverage	After 12 months	After 2 weeks
Behavior Therapy Coverage	NO	YES
Age Restrictions	YES	NO
Per Incident limits on Accidents & Illnesses	NO - Only Benefit Schedule and Annual Limits	NO - Only Annual Limits
Monthly Processing Fee	YES - \$2.00	NO
Premium (Note: Premiums may vary by location or zipcode)	\$52.41 - Dog \$42.47 - Cat	\$46.88 - Dog \$15.21 - Cat
	(1) Information above is available from www.petinsurance.com , an actual policy, or additional VPI policy documents, as of July 23, 2010. Check state for availability.	(2) Information available at www.purinacare.com (3) Check www.purinacare.com for state availability