

Pet Insurance With Wellness Plan Buying Checklist

Use this checklist as you compare pet insurance providers that offer wellness plans. Check off each item as you identify your pet's preventive care needs, review wellness benefits and compare policy terms across insurers. Following the same process for every provider can help you find a wellness plan that better matches your pet's routine care while making it easier to compare quotes on an equal basis.

Determine if you need a wellness plan

- ☐ Ask your veterinarian which preventive services your pet is expected to need over the next 12 months.
- ☐ Ask your veterinarian how often each preventive service is typically recommended for your pet.
- ☐ Request an estimated cost for each recommended preventive service with your veterinarian.
- ☐ If you don't have a veterinarian yet, research preventive care recommendations from reputable veterinary organizations.
- ☐ Browse communities like r/AskVet or breed-specific subreddits to learn what owners of similar pets commonly spend on routine care.
- ☐ Create a list of your pet's expected preventive care needs and estimated annual costs.

Identify the preventive services you want covered

- ☐ List the preventive services you'd rather have a wellness plan to help reimburse.
- ☐ Group services your pet will likely receive once a year based on what your veterinarian told you (e.g., wellness exams, vaccinations, blood work and dental cleanings).
- ☐ Group services your pet may need multiple times throughout the year based on what your veterinarian told you (e.g., flea, tick and heartworm prevention or prescription diets).
- ☐ Add any additional recurring preventive care your veterinarian recommends based on your pet's age, health or lifestyle.
- ☐ Rank your preventive care services from "must-have" to "nice-to-have" to guide your provider comparison.

Research providers that offer pet insurance with wellness plans

- ☐ Find and read each insurer's sample policy available on its website.
- ☐ Check whether the wellness plan covers your "must-have" preventive services.
- ☐ Compare the number of wellness plan tiers each provider offers.
- ☐ Review how benefits are structured (annual reimbursement limits, per-service limits or service caps).
- ☐ Check for exclusions or restrictions that may affect your pet's preventive care.

Find out how providers handle routine care claims

- ☐ Read reviews on Trustpilot, the Better Business Bureau or Reddit from customers who have submitted wellness claims.
- ☐ Look for comments about how easy it is to submit routine care claims.
- ☐ Compare reported reimbursement timelines across providers.
- ☐ Check whether customers say reimbursements matched their policy terms in their reviews.
- ☐ Read how insurers responded when customers questioned or appealed claim decisions.

Collect quotes using the same policy terms

- ☐ Request quotes using the same deductible, annual limit and reimbursement rate for every accident-and-illness policy.
- ☐ Compare the monthly cost of each wellness add-on separately from the base policy.
- ☐ Eliminate plans that don't cover your "must-have" preventive services.
- ☐ Compare who has the best overall value based on coverage, cost and customer experience.