

Military Pet Insurance Buying Checklist

Follow this checklist before choosing a pet insurance policy for your military household, marking each item as you research your pet's expected health needs, compare providers that offer military discounts and collect quotes using the same coverage terms. Evaluating each insurer consistently can make it easier to identify the policy that provides the strongest overall value while helping you maximize your available military savings.

Understand your pet's health risks

- ☐ Schedule a wellness exam with your veterinarian.
- ☐ Ask your veterinarian which medical conditions your pet is most likely to develop based on its breed, age, size, lifestyle and family history.
- ☐ Ask your veterinarian for typical diagnosis, treatment and surgery costs for those conditions.
- ☐ Research breed-specific experiences on online communities such as r/dogs, r/cats and r/AskVet.
- ☐ List the conditions and estimated treatment costs that are most important for your pet insurance policy to cover.

Determine how much coverage you need

- ☐ Use MoneyGeek's pet insurance coverage needs calculator by entering your pet's species, breed, age and location to establish a baseline coverage recommendation.
- ☐ Choose an annual limit based on your pet's expected medical costs.
- ☐ Select a deductible you could comfortably afford to pay before pet insurance begins reimbursing claims.
- ☐ Compare reimbursement rates and choose one that balances your monthly premium with your expected out-of-pocket costs.

Research providers with military discounts

- ☐ Create a shortlist of pet insurers that offer military discounts.
- ☐ Verify your eligibility as an active-duty service member, reservist, National Guard member, veteran or retiree.
- ☐ Find and download or review each insurer's sample policy on its website.
- ☐ Compare waiting periods, pre-existing condition rules, hereditary condition coverage and chronic condition coverage.

Read customer reviews

- ☐ Read customer reviews on Trustpilot, the Better Business Bureau (BBB) and Reddit for every provider on your shortlist.
- ☐ Look specifically for comments about claims approvals and reimbursement speed.
- ☐ Check reviews for customer support responsiveness and communication during claims.
- ☐ Look for recurring complaints involving claim denials, documentation requests, disputes or appeals.

Collect quotes using the same policy terms

- ☐ Get quotes from at least three pet insurance companies using the same deductible, reimbursement rate and annual limit.
- ☐ Record both the standard monthly premium and the premium after applying the military discount.
- ☐ Calculate how much each military discount saves in dollars, not just percentage.
- ☐ Choose the policy that offers the best overall value rather than simply the lowest monthly premium.