

Data is for general information only. Always check specific coverage, fees and services before purchasing a pet insurance policy.

Company ->	24 Pet Watch	ASPCA	Embrace	Healthy Paws	PetFirst	PetPartners	Petplan	Pets Best	Trupanion	VPI
Is Rehabilitation part of the main plan?	Yes	Available with Level 3 (up to \$150 a year) and Level 4 (up to \$300 a year)	Yes	Yes	Yes	Yes	Yes	Yes	No, coverage for Rehabilitation requires the Recovery and Complementary Care Rider which is available for an additional cost. The following is based on our newest policy version.	Yes
Procedures / services covered:			when medically necessary							
Initial evaluation	Yes	Yes, on Level 3 and Level 4 up to alternative therapy annual limit	Yes	No	Yes	Yes	Yes	Yes	No--exam fees, consults, evaluations are not eligible for coverage	Yes
Ultrasound Therapy	Yes	Yes, on Level 3 and Level 4 up to alternative therapy annual limit	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Laser Therapy	Yes	Yes, on Level 3 and Level 4 up to alternative therapy annual limit	Yes	Yes	Yes	Yes	Yes	Yes, except in the state of Washington	Covered under the core policy	Yes
ECSW (Shockwave) Therapy	Yes	Yes, on Level 3 and Level 4 up to alternative therapy annual limit	Yes	No	Yes	No	Yes	Yes	Yes	Yes
PEMF (Pulsed ElectroMagnetic Field) Therapy	Yes	Yes, on Level 3 and Level 4 up to alternative therapy annual limit	Yes	No	Yes	No	Yes	No	Yes	Yes
Therapeutic Exercises	Yes	Yes, on Level 3 and Level 4 up to alternative therapy annual limit	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Hydrotherapy - Underwater Treadmill	Yes	Yes, on Level 3 and Level 4 up to alternative therapy annual limit	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Hydrotherapy - Swimming	Yes	Yes, on Level 3 and Level 4 up to alternative therapy annual limit	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Manual therapy (Range of Motion)	Yes	Yes, on Level 3 and Level 4 up to alternative therapy annual limit	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Chiropractic / VSMT (veterinary spinal manipulative therapy)	Yes	Yes, on Level 3 and Level 4 up to alternative therapy annual limit	Yes	Yes	Yes	No	Yes	Limit (\$1,000/yr)	Yes	Yes
Acupuncture	Yes	Yes, on Level 3 and Level 4 up to alternative therapy annual limit	Yes	Yes	Yes	No	Yes	Limit (\$1,000/yr)	Yes	Yes
Stem Cell	Yes	No	Yes	No	Yes	Yes	Yes	Yes	Covered under the core policy-- preventive harvesting and banking is not eligible for coverage	Yes
PRP (Platelet Rich Plasma)	Yes	Yes, on Level 2, Level 3 and Level 4 up to incident limit	Yes	No	Yes	Yes	Yes		Covered under the core policy	Yes

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Company ->	24 Pet Watch	ASPCA	Embrace	Healthy Paws	PetFirst	PetPartners	Petplan	Pets Best	Trupanion	VPI
Massage Therapy	Yes	Yes, therapeutic massage on Level 3 and level 4 up to alternative therapy annual limit	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
Supplements (oral)	Yes	No	No	No	No	No	Yes	Some	Covered under the core policy	No
Supplements (topical)	Yes	No	No	No	No	No	Yes	Some	Covered under the core policy	No
Prescribed Diets	Yes; 50% coverage up to \$500 per policy year	No	Yes, if Wellness Plus add on selected	No	Yes	No	Crystalluria	No	Yes--Trupanion covers prescribed diets at 50%	No
Other services covered		Physiotherapy	http://www.embracepetinsurance.com/coverage/pet-insurance-plan ; http://www.embracepetinsurance.com/coverage/alt-therapies			None				
% of Costs Covered	80%	90%, 80% or 70% of usual and customary covered costs, based on customer selection	80-90%	Depends on reimbursement chosen by client at time of enrollment (90%, 80% OR 70%)	90%	80% - 90%	80-100%	70-100%	90% of eligible invoice items after any applicable deductible is met; 50% for prescribed therapeutic diets	80%
Max \$ Limit per year	\$20,000 (\$1,000 limit for behavioural treatment)	\$150 on Level 3 and \$300 on Level 4.	\$15,000	Unlimited	\$20,000	None	\$22,000	\$20,000	No payout limit	\$14,000
Who Can Perform:										
~Veterinarian	Yes	Yes	Yes	Yes	Yes	Yes	Vet. Only	Veterinarian	Yes	Yes
~Anyone, with Veterinary Supervision (Level of supervision required?)	Yes, under the direction of a Veterinarian	Only covered under veterinary supervision	No, example: veterinary assistant	Yes	Yes	Yes	Vet. Only	See above	direct DVM supervision required	Veterinarian supervised
~Other certified professionals (Is veterinary supervision required? If so, what level?)	Acupuncturists, Chiropractors and Herbalists under the direction of a Veterinarian	Only covered under veterinary supervision	Yes under veterinarian supervision, example: chiropractor	Yes - treatment must be recommended by attending veterinarian	Yes; no supervision required	immediate supervision, or trained by veterinarian	No (Vet. Only)	See above	Rehabilitation must be recommended by your veterinarian and provided by or under the supervision of a licensed veterinarian or a qualified professional (e.g., a registered and credentialed member of the Canine and/or Diplomate American College of Veterinary Sports Medicine and Rehabilitation Institute, the American Association of Rehabilitation Veterinarians, and/or Diplomate American College of Veterinary Sports Medicine and Rehabilitation)	See above
~Other certified professionals only if by veterinary referral	Registered Technicians, Certified and Licensed Physical Therapists and Behaviorists, under the direction of a Veterinarian	Only covered under veterinary supervision		As in #26 Above	Yes	Yes	No (Vet. Only)	See above	See above	See above