

	Trupanion	Pet Plan	VPI	PurinaCare	ShelterCare
Deductible Frequency	Per-Condition Lifetime	Per-Condition Annually	Per-Policy Annually	Per-Policy Annually	Per-Incident Each and every one
Deductible Amounts	\$0 to \$1,000 plus all office calls	\$50, \$100, \$200, \$500	\$0, \$500, \$1000	\$100, \$250, \$500, \$1000	\$50, \$100
Co-pay Options	10%	0%, 10%, 20% (30% referral)	0%	20%, 30%, 40%	10%, 30%
Lifetime Incident Max	No Maximum	No Maximum	No Maximum	No Maximum	\$3,000/\$5,000
Annual Maximums	No Maximum	\$12,000	\$7,000 or \$14,000	\$20,000	Does Not Apply
Lifetime Maximums	No Maximum	Does Not Apply	Does Not Apply	Does Not Apply	\$36- \$60,000 over 12 Systems
Hereditary Coverage	Full except Hip Dysplasia	Full	Very Limited, no Hip/Patella	Full	None Add riders, not advertised
Penalized on # claims	No	No	No	No	Yes
Rating	8.6	9.3	7.5	8.4	4.3
Wellness Coverage	No	No	Yes, additional	Yes, additional	No
Local Rep	Yes	No	No	Regional	No
Reimbursement	Invoice Based	Invoice Based	Benefit Schedule	Invoice Based	Invoice Based