

Pets Best Insurance

2323 S Vista Avenue
Boise, ID 83709
phone: (888) 899-0402
website: <http://www.petsbest.com>



Customer Ratings			
	60 days	1 year	Lifetime
Rating	9.0	8.7	8.6
Count	23	246	1561
2016			

Offers plans in 50 states and DC. Founded by veterinarian Jack Stephens, founder of VPI insurance. No age restrictions on enrolling pets; offers coverage from 70% to 100% reimbursement.

Money

Monthly Cost \$5 - \$90 depending on plan selected.

Coverage You choose a reimbursement level of 70%, 80%, 90% or 100% after your deductible.
The payout amount is based on your actual vet bill.

Payout Limits Annual limit of \$1,000, \$5,000, \$10,000 or \$20,000 depending on plan.
Lifetime limit of \$100,000, \$150,000 or \$200,000.

Deductible \$0, \$50, \$100, \$200, \$500 or \$1,000 per year.

Limits

Age Limits Pet must be at least 7 weeks old to enroll.
No upper age limit.

Waiting Period Coverage begins 3 days after policy for accidents, 14 days after for illness

Exclusions Pre-existing conditions are not covered.
Hereditary conditions and alternative treatments have limited coverage.

Misc

Notes -Several plans available: bestBenefit (Levels 1-3), plus Accident Only, Cancer Only and Feline Illness Only. Bestbenefit include limited coverage for accidents and illnesses, hereditary conditions, pregnancies and alternative treatments (acupuncture, chiropractic, etc.)
-Wellness coverage available for extra fee.
-New coverage plans (with flexible reimbursement amounts and deductibles) are currently available in about half the states. For states with the previous policy terms, coverage amount is 80%.

Founded 2005

Underwriter Independence American Insurance Company (IAIC). In states which IAIC's new policy has not yet received regulatory approval, policies are underwritten by Aetna Insurance Company of Connecticut.
A.M. Best Rating: A

active policies Our estimate: 100,000 - 150,000

