Pets Best
PET HEALTH INSURANCE

Plan Overview



Plan Coverage	Essential	Plus	Elite
Annual Coverage Limit for Unexpected Accidents and Illness	**$5,000 - Unlimited**	**$5,000 - Unlimited**	**$5,000 - Unlimited**
Annual Deductible	**$50 - $1,000**	**$50 - $1,000**	**$50 - $1,000**
Reimbursement Percentage	**70% - 90%**	**70% - 90%**	**70% - 90%**
Accidents, Illnesses, Cancer, Hereditary Conditions, Emergency Surgeries & Rx Meds[1]	✓	✓	✓
Accidents & Illness Exam Fees Associated with the Diagnosis of Your Pet for an Eligible Injury or Illness. This is not intended to cover routine exams.		✓	✓
Rehabilitative, Acupuncture & Chiropractic Coverage to Treat Eligible Injuries and Illnesses.			✓
Wellness Add-On for Routine Care Coverage to help pay for regular and expected veterinary visits. Please see Wellness Plans Summary for pricing information.	✓	✓	✓

Accident-Only Coverage

If your pet currently has Addison's Disease, Cushing's Disease, Diabetes, Cancer, Feline Leukemia or Feline Immunodeficiency Virus, they can enroll for Accident Only coverage, but will be ineligible for illness coverage. The Accident Only plan does not cover medical issues such as illness or cancer, but provides up to $10,000 in annual coverage for things like broken legs, snake bites, accidental swallowing and more. **Coverage starts at $9 per month for dogs, and $6 per month for cats.**[2]

Waiting periods, annual deductible, co-insurance, benefit limits, and exclusions may apply. For all terms visit www.petsbest.com/policy. Products, schedules, discounts, and rates may vary and are subject to change. More information is available at checkout. Premiums are based on and may increase or decrease due to the age of your pet, the species or breed of your pet, and your home address.

Pet insurance coverage offered and administered by Pets Best Insurance Services, LLC is underwritten by American Pet Insurance Company (NAIC #12190), a New York insurance company headquartered at 6100 4th Ave. S. Suite 200 Seattle, WA 98108, or Independence American Insurance Company (NAIC #26581), a Delaware insurance company located at 11333 N. Scottsdale Rd, Ste. 160, Scottsdale, AZ 85254. Pets Best Insurance Services, LLC (NPN #8889658, CA agency #0F37530) is a licensed insurance agency located at 11333 N. Scottsdale Rd, #160 Scottsdale, AZ 85254. Each insurer has sole financial responsibility for its own products. Please refer to your declarations page to determine the underwriter for your policy. Terms and conditions apply. See your policy for details.

[1] Most plans cover prescription medications. Download our formulary at petsbest.com/coverage.
[2] $7/month for cats and $10/month for dogs in WA. Coverage applies to eligible conditions only and is subject to all terms, conditions, limitations and exclusions in the policy. Please review policy form for complete details.

POFLER-032025-V4