Wellthy

What to look for when *choosing pet insurance*



Protect your pet ***and*** your wallet.

Pet insurance can help cover surprise costs and give you peace of mind, but plans vary widely. Here's what to look for when comparing options:

Coverage basics

- Accidents and illnesses covered
- Breed-specific or hereditary conditions included
- Dental, alternative therapies, or specialty care if needed
- Optional wellness or routine care add-ons

Limits & costs

- Clear annual, per-condition, or lifetime coverage limits
- Affordable deductible options
- Reimbursement percentage high enough to make claims worthwhile
- Check for waiting periods or age restrictions

Flexibility & vet access

- Freedom to visit any licensed vet, specialist, or emergency clinic
- Simple, fast claim process (online/app preferred)
- Option for the plan to pay your vet directly or reimburse you after your visit
- 24/7 helpline or virtual vet support can be a plus

Reputation and extras

- Strong reviews for paying claims on time
- Good customer service and support
- Multi-pet discounts if you have more than one animal
- Clear explanation of exclusions — no surprises in the fine print

Your Wellthy Care Team can compare top-rated pet insurance plans side by side, explain your options, and even help you file claims when you need them so your pet stays protected and you stay stress-free.

Visit wellthy.com/member/aristocrat to get started.