

## **Value Vet's Pet Medical Insurance Research Sheet**

**First:** Go to [www.pet-insurance-university.com](http://www.pet-insurance-university.com) to learn why it's important for your family and how pet medical insurance works. Then there's a lot of great unbiased information about what to look for in a good policy and good company.

- The right pet medical insurance policy gives you peace of mind.
  - It helps cushion the blow of an unexpected, unpredictable, almost inevitable, and often expensive pet medical event.
  - You can also choose a policy to help with important predictable expenses like regular preventive check-ups, vaccines, and testing.
- Pet medical insurance works differently than human medical insurance.
  - You can use any licensed veterinarian in the United States.
  - You still need to pay the veterinary practice in full at the time of service.
  - Then you submit a claim to the insurance company.
  - Your policy determines how much you are reimbursed.
- "Not All Insurance Plans are Created Equal." Learn the differences to put the odds in your favor and make an informed decision for your family.

**Next:** Check out 3 companies that we've researched to get started on the path.

- We've spent over 4 hours using our experience to review the 10+ approved pet medical insurance companies in the State of Iowa. You may not have the time or the confidence to do that yourself.
- All three have [simple maximum payouts](#) (2 are unlimited!).
- All three meet [5 important points of coverage](#).
- All three have clearly worded (for insurance!) sample policies on their websites and 30-day money back guarantees.
- All three are financially strong, have A ratings from the BBB, and have good reviews.

**The 3 Companies** to look at first (in no particular order):

- Trupanion: <https://trupanion.com/> and 1-855-210-8749
- ASPCA: <https://www.aspcapetinsurance.com/> and 1-888-716-1203
- Healthy Paws: <https://www.healthypawspetinsurance.com/> and 1-855-898-8991
- There are 10 others you can consider if these 3 do not meet your needs.

**Remember:** Value Vet has no interest or paid affiliation with any pet medical insurance company. We do believe that buying a good pet medical insurance policy is an important financial tool to consider for your family.