

Pet insurance comparison chart: coverage by condition

GoCheckMyPet · gocheckmypet.com/pet-insurance-comparison-chart.html · Updated September 21, 2026 · Free to share with this page intact.

Insurer	Hip dysplasia wait	Cruciate wait	Prescription food	Exam fees	Direct vet pay	Source
ASPCA	14 days	14 days	Covered	Included	No	ASPCA terms
Pumpkin	14 days	14 days	Covered	Included	On request	Pumpkin terms
MetLife	14 days	14 days	Covered	Included	No	MetLife terms
Pets Best	14 days	6 months	Excluded	Add-on	Optional	Pets Best terms
Odie	14 days	6 months	Confirm	Add-on	By arrangement	Odie terms
Trupanion	30 days	30 days	50%, 2 months	Not covered	Yes (last verified June 2026)	Trupanion terms
Lemonade	30 days	30 days	Excluded	Add-on	No	Lemonade terms
Healthy Paws	12 months	15 days	Confirm	Not covered	By request	Healthy Paws terms
Figo	6 months	6 months	Confirm	Add-on	On request	Figo terms
Embrace	180 days	180 days	Add-on only	Add-on	No	Embrace terms
Fetch	180 days	180 days	Excluded	Included	No	Fetch terms

Educational information, not insurance advice. Terms change and vary by state; confirm current terms with each insurer before you buy. Each row's source is the insurer's own published policy wording. Full notes: gocheckmypet.com/pet-insurance-comparison-chart.html