



American Association of Rehabilitation Veterinarians - Pet Insurance Summary (updated 3-1-17)

Data is for general information only. Always check specific coverage, fees and services before purchasing a pet insurance policy.

	Embrace	Figo	Hartville Pet Insurance Group (ASPCA, Hartville, PetPremium, PetsHealth and Protect Your Bubble)	Healthy Paws	Nationwide	PetFirst	Petplan	Pets Best	Trupanion
Is Rehabilitation part of the main plan?	Yes	Yes	Yes, under Complete Coverage and Accident-Only Coverage plans	Yes	Yes	Yes	Yes	Yes	No, requires the Recovery and Complementary Care Rider
Services covered:									
Initial Rehab Evaluation	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No, exam fees, consults, evaluations not eligible for coverage
Ultrasound Therapy	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Laser Therapy	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Covered under the core policy
ECSW (Shockwave) Therapy	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes
PEMF (Pulsed Electromagnetic Field) Therapy	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes
Therapeutic Exercises	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Hydrotherapy - Underwater Treadmill	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Hydrotherapy - Swimming	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Manual therapy (Range of Motion)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Most	Yes
Massage Therapy	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Chiropractic / VSMT (Veterinary Spinal Manipulative Therapy)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Acupuncture	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Stem Cell	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Covered under core policy, preventive harvesting and banking not eligible for coverage
PRP (Platelet Rich Plasma)	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Covered under the core policy
Supplements (oral)	Under Wellness Plan	No	Yes	No	Yes	No	Yes	Some	Covered under the core policy
Supplements (topical)	Under Wellness Plan	No	Yes	No	Yes	No	Yes	Some	Covered under the core policy
Prescribed Diets	Under Wellness Plan	Crystalluria	Yes	No	Yes	No	No	No	Yes, covers prescribed diets at 50% for up to 2 months
% of Costs Covered	70-90%	70-100%	70-90%	70-90%	90%	90%	70-90%	70-90%	90% after deductible met
Max \$ Limit per year	5k-15k	Plan dependent, 10K, 14K, unlimited	Plan dependent, \$2500 to unlimited	Unlimited	Unlimited	Plan dependent	\$5000 to unlimited	Plan dependent	Unlimited
Who Can Perform:									
Veterinarian	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Other	Under supervision or recommendation of veterinarian	Under supervision or guidance of veterinarian	Under veterinary supervision	Under veterinary recommendation	Under veterinary supervision or recommendation	Yes	Veterinarian only	Under direct veterinary supervision	Under veterinary recommendation/ supervision of a licensed veterinarian or qualified professional