Petplan pet insurance
the woof, the meow and the how of our policies
### Top 10 Most Frequently Claimed Conditions

<table>
<thead>
<tr>
<th>Condition</th>
<th>Includes treatment for...</th>
<th>Common covered services</th>
<th>Average claim paid</th>
<th>Highest claim paid</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong> non-specific GI disease</td>
<td>signs of GI disease without a specific diagnosis, i.e.: vomiting, diarrhea, gastritis, enteritis, gastroenteritis, colitis</td>
<td>exam fees, hematology, imaging, medication, fluid therapy, hospitalization</td>
<td>$533.43</td>
<td>$20,000</td>
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<td><strong>2</strong> neoplasia (cancer)</td>
<td>lymphoma, osteosarcoma, squamous cell carcinoma, hemangiosarcoma, transition cell carcinoma, all other neoplastic diseases</td>
<td>exam fees (including specialty consulting fees), chemotherapy, radiotherapy, surgery, advanced imaging, bone marrow transplant, palliative care</td>
<td>$1,316.19</td>
<td>$33,823.49 (over 3 years)</td>
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<tr>
<td><strong>3</strong> lameness</td>
<td>unspecified lameness, injured limbs, dislocated joints, arthritis, orthopedic weakness</td>
<td>exam fees, radiology, long-term analgesic therapy (NSAIDs, opioids, etc.), prescribed supplements and nutraceuticals (e.g. Cosequin®), complementary therapies (cold laser treatment, acupuncture, hydrotherapy)</td>
<td>$564.67</td>
<td>$19,006.90</td>
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<tr>
<td><strong>4</strong> skin infection (not directly attributed to allergies)</td>
<td>non-specific dermatitis, cellulitis</td>
<td>exam fees (including dermatology consults), skin scrapes, bacterial culture and sensitivity, fungal culture, prescription shampoos, any applicable medications</td>
<td>$256.73</td>
<td>$9,871.13</td>
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<td><strong>5</strong> allergies</td>
<td>atopic dermatitis</td>
<td>exam fees (including dermatology consults), skin and blood allergy testing, long-term medications (including Atopica®), skin scrapes, bacterial culture and sensitivity, fungal culture, prescription shampoos, immunotherapy</td>
<td>$501.11</td>
<td>$29,774.31 (over 4 years)</td>
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<td><strong>6</strong> periodontal disease</td>
<td>periodontal disease</td>
<td>exam fees (including dermatology consults), skin and blood allergy testing, long-term medications (including Atopica®), skin scrapes, bacterial culture and sensitivity, fungal culture, prescription shampoos, immunotherapy</td>
<td>$493.81</td>
<td>$5,571.07</td>
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<tr>
<td><strong>7</strong> ear infections</td>
<td>otitis externa, otitis media</td>
<td>exam fees (including dermatology consults), skin and blood allergy testing, long-term medications (including Atopica®), skin scrapes, bacterial culture and sensitivity, fungal culture, prescription shampoos, immunotherapy</td>
<td>$180.79</td>
<td>$6,904.09</td>
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<tr>
<td><strong>8</strong> cruciate injuries</td>
<td>ruptured anterior, cruciate ligaments, torn menisci</td>
<td>exam fees (including surgical consults), tibial plateau levelling osteotomy, lateral fabellar suture, pre- and post-surgical analgesia, physical rehabilitation (including hydrotherapy)</td>
<td>$2,435.48</td>
<td>$14,915.45</td>
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<td><strong>9</strong> urinary tract infection/ cystitis</td>
<td>urinary tract infections, feline urological syndrome (FUS/FLUTD), urolithiasis, pyelonephritis</td>
<td>exam fees, culture and sensitivity, imaging, urolith analysis, antibiosis, surgical urolith treatment, dietary treatment of struvite uroliths</td>
<td>$317.32</td>
<td>$7,315.14</td>
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<td><strong>10</strong> foreign body ingestion</td>
<td>foreign body ingestion</td>
<td>exam fees, imaging, endoscopy, surgery, post-surgical care</td>
<td>$1,394.12</td>
<td>$14,643.18</td>
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</tbody>
</table>
Petplan coverage goes beyond the ordinary conditions pets are most likely to suffer; our policies also pay to cover the extraordinary treatments pets sometimes need. The following is a list of 10 of Petplan’s most memorable claims — pets who needed everything from bone marrow transplants to acupuncture.

Penelope, Standard Poodle

Penelope stands out as one of our most claimed for pets and one of the largest reimbursements over the life of her policy.

**conditions:**
- hypothyroidism
- gastritis
- facial paralysis
- cataracts
- liver disease (bile duct inflammation)
- adenoma

**years insured:** 6

**claims:** 200+

**treatment:**
- CT scan with contrast
- feeding tube placement
- supportive care including IV fluids, antibiotics, antiemetics, gastroscopy, blood work, internal medicine evaluation, neurologist evaluation, and cardiologist evaluation including an echocardiogram

**amount reimbursed:** $73,394.48
Firewalker, Alaskan Malamute

Firewalker originally received stem cell therapy, but his vet recommended additional treatment options for hind limb DJD/arthritis, including chiropractic and acupuncture. After just two acupuncture sessions, Firewalker’s pet parent reported some improvement, and by the sixth session, he reported that the acupuncture was helping tremendously with movement and that Firewalker seemed brighter and more energetic. In addition to his arthritis, Firewalker has also suffered periodontal disease, bladder stones, hypothyroidism, hypercalcemia and more, for which Petplan has reimbursed his family an additional $6,882.23.

Plucky, Greyhound

After being diagnosed with lymphoma, Plucky began chemotherapy and was hospitalized one week later with a febrile neutropenia. At their vet’s recommendation, Plucky’s pet parents traveled to North Carolina State University for a bone marrow transplant. There, Plucky received the transplant, radiation treatment, hospitalization, supportive care, and more — all of which was fully covered by Petplan. Two years later, Plucky had his leg amputated secondary to left hock osteosarcoma. Plucky is still thriving three years after his bone marrow transplant for lymphoma and leg amputation for osteosarcoma and Petplan has paid a total of $34,367.09 to his family.
**Spooky, Domestic Shorthair**

Spooky was diagnosed with intestinal lymphoma after her pet parent noticed she was reluctant to eat. During chemotherapy treatments, Spooky became anorexic and a g-tube was placed. Spooky developed an infection at the tube site that was resistant to antibiotic therapy. The vet recommended hyperbaric oxygen chamber treatment, and 20 treatments were planned to treat the draining fistula/g-tube site infection.

**Bazil, German Shepherd**

Bazil presented for right forelimb lameness after his pet parent noticed him limping after strenuous exercise and hikes for a few months. Following a series of diagnostic tests, the attending veterinarian diagnosed Bazil with elbow dysplasia and recommended surgery and stem cell therapy. Bazil’s treatment was quickly pre-authorized by Petplan.
top 10 most extraordinary treatments covered

Niko, German Shorthaired Pointer

Niko first visited the vet when he became lame on his right forelimb. Radiographs indicated severe DJD in the right elbow and minor osteoarthritis and a bone spur in the left elbow. Both elbows were scoped to remove osteophytes and rehabilitation was started. He received chiropractic care to assist with his chronic forelimb lameness despite surgical intervention. In addition to chiropractic care, Niko also receives hydrotherapy, laser therapy, acupuncture and holistic supplements.

Tika, Goldendoodle

After an abdominal ultrasound, a trip to a specialist and a cystoscopy, Tika was diagnosed with transitional cell carcinoma (TCC). She is being treated by an oncologist who recommended a combination of Western and Eastern medical modalities. Included in Tika’s holistic care are bioresonance therapy, hua shi, shao fu zhu yu, Apocaps®, Arginex®, Livaplex®, Congaplex®, Canine Renal Support, turkey tail, Cataplex®, Calcifood®, Bach flower remedies, and ChelaCo.
Zoe, Boxer

Zoe visited her veterinarian after her pet parent observed progressive lethargy and exercise intolerance over a two-month period. After a series of diagnostic tests including a CBC, ultrasound, X-rays, bloodwork and cytology, Zoe was diagnosed with autoimmune hemolytic anemia. She was hospitalized and received IV fluids, a blood transfusion and medications to help manage her condition. Her veterinarian ultimately recommended a bone marrow aspirate procedure. In addition to her anemia, Zoe also suffered a cruciate injury and dermatitis, for which Petplan reimbursed her family another $4,824.93.

Balto, German Shepherd

Balto has been through it all, including myelopathy, aspergillosis and hematuria, which have required various tests to diagnose, multiple prescription medications for pain management and rehabilitation, including laser therapy, underwater treadmill therapy and Cavaletti poles exercises.
Shanti, Chocolate Lab

Shanti originally presented to the vet with trembling and a stiff gait that had developed into neuropathy and placing deficits. After an MRI, she was diagnosed with narrowing of the disc spaces in the lumbar region. Her vet’s recommended treatment included pain therapy, acupuncture and rehabilitation. Her rehab consisted of e-stimulation, massage, hydrotherapy, balance board exercises and Cavaletti stepping, plus at-home therapy as directed by her vet.