# **Pet insurance through Chewy**

**Plans that can give you:**

Up to 100% of new prescription costs covered

No payout limits

Direct payments to vets - available only with Trupanion plans

Premiums starting from $30/month

Coverage for any licensed vet in the U.S.



## **Have questions? Ask our pet insurance experts.**

We’re happy to help, 24/7. Call our experts: [800-672-4399.](tel:+1-800-672-4399)

## **Already enrolled?**

[Manage your policy](https://www.chewy.com/pet-insurance/policies/dashboard) | [Underwriting and policy provisions](https://www.chewy.com/app/content/insurance#Underwriting)

## **Plans that can cover the unexpected**

Get up to **90%** of these vet bills covered with CarePlus. Coverage levels vary by plan; see full policy for details.



**New accidents & injuries**

For those “oh no!” moments, like swallowing a toy, eating something toxic (like chocolate), poisons, cuts, and broken bones.

**New illnesses**

Your pet can be covered when they have diarrhea, vomiting, skin conditions, and long-term illnesses like arthritis.

**Pre-existing conditions aren’t covered.** It’s best to start coverage when your pet is young, before things show up, but you can still get coverage for costly emergencies and new conditions for pets of any age.

## **Options to fit your needs & budget**

Accident & Illness plans can start at **$30 per month.\***



### **Customize your deductible**

You can adjust your deductible to get to the monthly premium that’s right for you.



### **Wellness add-ons for young to adult pets**

Coverage for their yearly exam, vaccines, and routine tests. For young pets, we have plans that can cover boosters, a second exam, and (with select plans) spay/neuter, dental cleanings, and microchip.



### **Multi-pet discounts**

Help for when you need to insure your whole pet family.



### **30-day money back guarantee**

You’ll get a full refund if you cancel within the first 30 days and haven’t made any claims.

Not available for Lemonade plans in NY or IN.



## **CarePlus pet insurance has your pet’s back. And yours.**

We get it—we’re pet parents, too. Whether you have a tiny pup or kitten or a full-grown adult, you want the best protection for your pet and your budget. That’s why we designed plans that cover everything you both need.

## **Unique benefits when you choose CarePlus**



### **100% coverage for prescriptions & more**

CarePlus customers can get 100% of costs covered for veterinary diet food, prescription medications and supplements. Less annual deductibles, when purchased on Chewy.com, for eligible conditions and with select plans.



### **Direct payments**

Your invoice can be paid to the veterinarian directly within minutes or you can submit a claim in three easy steps. Offered only with Trupanion plans.



### **No payout limits**

Your pet can receive unlimited lifetime insurance coverage without caps. Available with select plans.



### **Live vet team access**

Unlimited virtual consults with our Chewy vet team. Available in select states.

## **Rated highly by financial experts**

## **4.3**/5

MarketWatch

## **4.5**/5

Nerdwallet

## **9.6**/10

BestMoney

## **“Best for customer support and online experience.”**

Best Money



## **Peace of mind for dog parents**

Even with supervision, dogs and puppies seem to eat all kinds of forbidden things, which can lead to a costly vet visit.

Here’s how CarePlus insurance for dogs helped the pet parent of Breena, a 1-year-old Pitbull mix:

**Surgery for swallowing a stuffed toy: $4,000**

**CarePlus covered: $3,600**



## **Less stress for cat parents**

We can ease the stress of a high vet bill for things like skin allergies or a sudden case of vomiting and diarrhea.

Here’s how CarePlus insurance for cats helped the pet parent of Mona, a 5-year-old cat:

**Emergency vet bill for vomiting and not eating: $895**

**CarePlus covered: $766**

### **Frequently asked questions**

## Understanding pet insurance

### How much does pet insurance cost?

Premiums can start at $30 per month (national average for puppies and kittens, according to Lemonade data).

The cost of your monthly premium is determined by factors like where you live, whether you have a dog or cat, and their sex, breed, and age.

[**Get a quote for your pet**](https://www.chewy.com/pet-insurance/guest/pets/new) **for the most accurate pricing.**

Close

### How is pet insurance different from human health insurance?

Human and pet insurance have a few important differences:

* With pet insurance, you can see any licensed veterinarian. Pet insurance is not restricted by networks. You can take your pet to any licensed veterinarian, animal hospital, or approved specialist in the United States.
* Pet insurance does not typically cover routine or preventative care. In many cases, you can select a wellness add-on to go with your insurance plan for comprehensive coverage.
* Typically, pet insurance does not cover pre-existing conditions. It’s best to enroll in a pet insurance plan when your pet is young and healthy, before any medical issues come up, so they can be covered for unexpected accidents and illnesses.
* With most pet insurance plans, you pay the vet upfront and file a claim afterward. Then the insurance company will reimburse you for all eligible costs. If your vet is set up to take direct payments from Trupanion, and you have a CarePlus Trupanion plan, however, they can pay the vet directly, just like human insurance.

Close

### What’s the difference between pet insurance and wellness?

Pet insurance can cover new accidents, injuries, and illnesses. Wellness plans or add-ons offer a way to help budget for your pet’s routine health care.

**Pet insurance**

There are two main types of pet insurance:

* Accident and illness insurance planscancover unexpected costs that come with new accidents and injuries, like swallowing a toy, eating something toxic (like chocolate), poisons, cuts, and broken bones. They can also cover your pet when they have new issues like diarrhea, vomiting, or skin conditions, as well as new long-term illnesses like arthritis and cancer. Coverage can include the surgeries, X-rays, medications, fees related to hospitalizations, and more that are associated with a new accident or illness.
* Accident-only plans can cover only new accidents and injuries, like broken bones, cuts, or bites, but will not cover any illnesses. Coverage can include surgeries, X-rays, medications, fees related to hospitalizations, and more that are associated with a new accident.

**Wellness**

* Wellness plans or add-ons help you budget for routine costs for young and adult pets, like their yearly wellness exam, vaccines, and routine tests. They can usually cover a set amount of these costs.
* Coverage designed specifically for young pets can include boosters, additional wellness exams each year, spaying or neutering, and microchipping.

Close

### Is pet insurance worth it?

Pet insurance can offer peace of mind as it can help you financially prepare for accidents, injuries, or illness. It can reimburse your portion of the cost of eligible veterinary bills and allow your pet to get the best-quality treatment.

Even with supervision, dogs and puppies seem to eat all kinds of forbidden things, which can lead to a costly vet visit. Pet insurance can also ease the stress of a high vet bill for things like skin allergies or a sudden case of vomiting and diarrhea.

Examples from real CarePlus claims:

Breena, a 1-year-old Pitbull mix:

* Surgery for swallowing a stuffed toy: $4,000
* CarePlus Trupanion plan covered: $3,600

Mona, a 5-year-old cat:

* Emergency vet bill for vomiting and not eating: $895
* CarePlus Lemonade plan covered: $766

[**Get a quote**](https://www.chewy.com/pet-insurance/guest/pets/new) **to protect against unexpected vet costs.**

Close

### Do all vets take pet insurance?

You can see any licensed veterinarian, animal hospital, or approved specialist in the United States**.** Unlike human health insurance, pet insurance is not restricted by networks.

If your vet is set up to take direct payments from Trupanion, and you have a CarePlus Trupanion plan, however, they can pay the vet directly, just like human insurance.

Close

### What are pre-existing conditions? Does pet insurance cover them?

* Pre-existing refers to any injury or illness that your pet showed signs of before coverage begins. Typically, pet insurance does not cover pre-existing conditions. However, if your pet is diagnosed with a condition that is treatable and fully resolves, like parvo, coverage may be available for that condition in the future.
* If you have a young, healthy pet, it’s best to enroll them before any medical issues come up, so they can be covered for unexpected accidents and illnesses.
* Even if your pet has been treated for previous issues, pet insurance can still help with new and unexpected issues that show up.
* Pre-existing conditions do not apply for wellness coverage.

Close

### What’s an annual deductible?

The deductible is the amount you’ll need to pay out-of-pocket towards future claims. You could pay it all at once if you have a large claim, or little by little through smaller claims.

The deductible resets on your policy anniversary date.

You can customize your monthly premium by adjusting your annual deductible amount when you [get a quote](https://www.chewy.com/pet-insurance/guest/pets/new).

Close

## CarePlus, Chewy and our partners

### What is CarePlus pet insurance by Chewy?

CarePlus is Chewy's pet insurance and wellness brand. We offer a unique selection of pet insurance plans from our trusted partners, Trupanion and Lemonade, with Chewy-exclusive benefits. CarePlus pet insurance has your pet’s back. And we’ve got your back, too.

Protect your pet with an Accident & Illness or Accident Only plan, or bundle with a Wellness add-on for comprehensive coverage (coverage may vary by state):

* Accident & Illness insurance plans can cover new accidents and injuries, like swallowing a toy, eating something toxic (like chocolate), poisons, cuts, and broken bones. They can also cover your pet when they have diarrhea, vomiting, skin conditions, and long-term illnesses like arthritis and cancer. Coverage can include surgeries, X-rays, medications, fees related to hospitalizations, and more that are associated with a new accident or illness.
* The Accident Only plancan cover only new accidents and injuries, like broken bones, cuts, or bites, but will not cover any illnesses. Coverage can include surgeries, X-rays, medications, fees related to hospitalizations, and more that are associated with a new accident.
* Wellness add-ons help you budget for routine costs for young and adult pets, like their yearly wellness exam, vaccines, and routine tests. They can usually cover a set amount of these costs.
* Wellness add-ons designed specifically for young pets can include boosters, additional wellness exams each year, spaying or neutering, and microchipping.

[**Get a quote now**](https://www.chewy.com/pet-insurance/guest/pets/new)

Close

### Who are Trupanion and Lemonade? How do they work with Chewy?

We partner with Trupanion and Lemonade to give you the best pet insurance plans with Chewy-exclusive benefits. After you purchase a plan, it will be managed by Trupanion or Lemonade, and your policy documents will come from them.

**Chewy and CarePlus**

* We are offering these wellness and insurance plans through Chewy Insurance Services, LLC., our licensed insurance agency.
* CarePlus is Chewy's pet insurance and wellness brand that has curated these plans for you.

**Trupanion**

* Trupanion is one of our program partners and an affiliate of the American Pet Insurance Company (APIC). Trupanion administers the policy and manages claims on APIC's behalf. Once you enroll in an insurance plan or wellness option, you will begin to receive communications from Trupanion regarding your plan(s).
* APIC or ZPIC Insurance Company are the underwriters for Trupanion that issue the wellness and insurance plans and are responsible for collecting your monthly premium and paying customer claims.

**Lemonade**

* Lemonade is one of our program partners, and a certified B Corp and Public Benefit Corporation. Lemonade administers the policy and manages claims. Once you enroll in an insurance plan, you will begin to receive communications from Lemonade regarding your plan(s).
* Lemonade Insurance Company or Metromile Insurance Company are the underwriters for Lemonade that issue the insurance plans and wellness options and are responsible for collecting your monthly premium and paying customer claims.

Close

### Why should I enroll through Chewy and not directly through Trupanion or Lemonade?

Our curated plan through Trupanion can give you 100% coverage for veterinary diet food, new prescription meds, and supplements when purchased on [Chewy.com](http://chewy.com/) for eligible conditions.

With all Accident & Illness insurance plans, you get virtual consults with the Chewy vet team.

Close

## Plans and coverage

### Does CarePlus cover pre-existing conditions?

CarePlus doesn’t cover pre-existing conditions. This is typical for pet insurance companies.

However, if your pet is diagnosed with a condition that is treatable and fully resolves, like parvo, coverage may be available for that condition in the future. And you can still get coverage for future costly emergencies and new conditions that show up. Pre-existing conditions do not determine your eligibility for coverage or your premium price; they simply determine what we are able to cover.

* **Trupanion insurance plans:** After your waiting period ends, Trupanion will review your pet's medical history and compile any past conditions that may impact your pet's insurance coverage (does not apply to Accident Only plans). You can request this information from Trupanion.
* **Lemonade insurance plans:** Lemonade will review your pet's medical history and determine what they consider to be a pre-existing condition. Pre-existing conditions do not apply for wellness add-ons.

Close

### Does CarePlus cover spaying and neutering?

For young pets, we have specific Wellness add-ons that you can bundle with an insurance plan that can help cover spaying or neutering, boosters, a second annual wellness exam, and microchipping:

* Lemonade Puppy Preventative
* Lemonade Kitten Preventative

[**Get a quote now**](https://www.chewy.com/pet-insurance/guest/pets/new)

Close

### Does CarePlus cover dental issues or cleaning?

**Dental cleanings**

The Lemonade Preventative Plus Wellness add-on can cover dental cleaning up to $150 per year.

**Dental accidents**

These insurance plans can cover dental accidents (like a broken tooth):

* Lemonade Base, Lemonade Value, Lemonade Value Plus
* Trupanion Accident Only, Trupanion Essential, Trupanion Essential Plus, Trupanion Complete

**Dental disease**

These insurance plans can cover dental disease (ex: gum disease or tooth extractions related to dental illness):

* Trupanion Essential, Trupanion Essential Plus, Trupanion Complete

**Does CarePlus cover vaccines?**

Yes, all CarePlus Wellness add-ons can cover a certain number of routine vaccines up to a specific amount per year.

Coverage details, such as the types and number of vaccines covered and total coverage amount, vary by provider, plan, and state. For additional questions, please see plan details or call our insurance experts at 800-672-4399.

Close

### Does CarePlus cover congenital and hereditary conditions?

Yes, Accident & Illness insurance plans can cover hereditary and congenital conditions. These are conditions that might be genetic, like hip dysplasia, or conditions present from birth, like a congenital heart defect.

The key is that your pet must not show signs of that condition before the end of the waiting period.

Close

### Does CarePlus cover surgery?

Yes, Accident Only plans can cover surgery related to an accident, including a dental accident (like a broken tooth). Accident & Illness insurance plans can cover surgery related to a new accident or illness; with Trupanion plans, that includes surgery for dental disease (like tooth extraction).

Close

### What is not covered by CarePlus?

CarePlus plans can cover a lot, but there are some exceptions. This is not a comprehensive list, but here are some of the key things we don’t cover:

* Pre-existing conditions
* Any treatments due to neglect or abuse

Some plans don’t cover things like:

* Exam fees
* Dental conditions
* Physical therapy and behavioral conditions

Accident Only plans do not cover anything related to illnesses.

Close

## General plan questions

### Can I see any veterinarian with CarePlus pet insurance?

You can see any licensed veterinarian, animal hospital, or approved specialist in the United States (for Trupanion additional locations may apply)**.** Unlike human health insurance, pet insurance is not restricted by networks.

The one thing that’s different from human insurance, though, is that with most pet insurance plans, you pay the vet upfront and file a claim afterward. Then the insurance company will reimburse you for all eligible costs.

If your vet is set up to take direct payments from Trupanion, and you have a CarePlus Trupanion plan, however, they can pay the vet directly, just like human insurance.

Close

### Are there waiting periods?

Insurance plans may have a waiting period before coverage begins. The waiting period may vary by provider and state. For state-specific questions about waiting periods, call 800-672-4399 to talk to our insurance experts.

**Insurance plans:**

**Trupanion:**

* The length and start time for Trupanion waiting periods vary by state.
* Accident Only: 5 days for accidents, 30 days for cruciate knee injury.
* Accident & Illness: 5 days for accidents, 14 days for illnesses, 14 days for cruciate knee injury.

**Lemonade:**

* Lemonade waiting periods begin on the policy effective date (00:01 a.m. the day after you purchase your policy).
* All Lemonade plans have waiting periods of 14 days for illnesses and 30 days for orthopedic.

**Wellness plans:**

* Wellness add-ons have no waiting periods.

Close

### What does 90% of vet bills covered mean?

This percentage refers to co-insurance.

In this case, it means that your provider pays 90% of the eligible costs of your bill, or whatever percentage applies to the plan you selected. Then you would pay the remaining 10%.

This co-insurance comes into play with every claim. You may also see it called the “reimbursement percentage” or shown as “X% coverage.”

With Lemonade plans, the co-insurance is applied before the deductible. With Trupanion, the deductible is applied first.

Close

### Are all my pet’s prescriptions covered?

CarePlus can cover a certain percent of the cost for prescriptions that are prescribed by a licensed vet for:

* A new accident
* A new illness (not covered by Accident Only plan)
* A vet diet for a new condition that was diagnosed after the waiting period

The coverage percentage depends on your plan. Some plans can cover 100% of costs for medication, vet diets, and supplements prescribed by your veterinarian for a new accident and/or illness when purchased on [Chewy.com](https://www.chewy.com/).

One important thing to know is that no plan covers prescriptions that your pet is already on, because these are related to a pre-existing condition.

Close

### What does no payout limits mean?

No payout limits applies to Trupanion Accident & Illness and Accident Only plans. It means that after you’ve paid your deductible for the year, Trupanion will pay the co-insurance percentage (70-90%) for eligible costs with no limit to how much they will pay each year.

Close

### Can I buy a wellness add-on or standalone wellness plan?

* **Wellness add-ons**

Wellness add-ons can only be purchased along with an insurance plan.

* + Wellness add-ons can cover young and adult pets for their yearly exam, vaccines, and routine tests. With Trupanion Comprehensive, you can get up to $125 per year for flea, tick, and heartworm medications purchased through Chewy.
  + For young pets, we have specific Wellness add-ons that can cover more vaccines and boosters, a second wellness exam each year, spaying or neutering, and microchipping:
  + Lemonade Puppy Preventative
  + Lemonade Kitten Preventative

**Standalone Wellness plans**

Trupanion standalone Wellness plans can be purchased by calling our customer care team at 800-672-4399. Lemonade can only be purchased as Wellness add-ons, not as standalone plans.

Close

### What’s the 30-day money-back guarantee?

You’ll get a full refund if you cancel within the first 30 days and haven’t made any claims. Not available for Lemonade plans in NY or IN or Trupanion plans in NY or PA.

Close

### Do you offer any discounts?

Both Lemonade and Trupanion offer several types of discounts:

**Trupanion multi-pet discount:** If you insure 2 or more pets with a Trupanion plan, you'll get a 10% discount on your monthly premium for all pets (inclusive of Wellness and Insurance plans).

**Lemonade multi-pet discount:** If you insure 2 or more pets with a Lemonade plan, you can get up to a 10% discount on your monthly premium for all pets depending on your state (only applies to the Accident & Illness portion of your policy).

**Lemonade bundling discount:** If you’re also covered with Lemonade homeowners, renters, term life, or car insurance, you’ll get a 10% discount on each policy.

**Lemonade annual discount:** If you choose to pay for a whole year of Lemonade pet insurance upfront, you’ll get up to a 5% discount (varies by state).

Close

## Managing a CarePlus plan

### How do I manage my plan or see policy details?

* **Trupanion plans:** Manage your plans, see policy details, and update payment methods via the [Pet Insurance dashboard](https://www.chewy.com/pet-insurance/policies/dashboard).
* **Lemonade plans:** Manage your plans, see policy details, and update payment methods via the [Lemonade app](https://www.lemonade.com/download). After you purchase your policy, you'll get a unique link to download the app to your smartphone.

Close

### What is the cancellation policy?

The cancellation process depends on which provider your plan is from and also which state you live in. Refer to your policy documents for full details and contact us at 1-800-672-4399 with any questions.

If you cancel within the first 30 days, you'll get a full refund as long as you haven't filed any claims. (Not available for Lemonade plans in NY or IN or Trupanion plans in NY or PA.)

Close

### Can I upgrade or change plans at any time?

**Lemonade insurance plans:**

You can increase your coverage  **within 14 days of purchasing your policy**. If it’s been more than 14 days, you’ll have to wait until  renewal  (12 months after your initial purchase).

If you want to lower your premiums, you can request coverage downgrades at any time in the Lemonade app, in all states except NH.

**Trupanion plans:**

You have 30 days to upgrade or change any part of your coverage, without having to cancel and re-purchase a plan. You can also increase your deductible at any time, decrease your deductible at renewal, and change your parasite preventative or food coverage at renewal.

Close

### Will my plan auto-renew?

Yes, plans auto-renew. Here are a few important things to note about your plan renewal.

**Lemonade insurance plans:**

* Before your plan renewal, Lemonade will inform you of any change in the price.
* Lemonade plan prices and coverage are subject to change based on your address and your pet's age.

**Trupanion insurance plans:**

* Before your plan renewal, Trupanion will inform you of any change in the price.
* Trupanion plan prices and coverage are subject to change based on multiple factors, like your pet’s location.

Close

## Filing claims

### How do I file claims?

**Trupanion:**

When you schedule your appointment, ask your vet if they accept direct payments from Trupanion.

If your veterinarian is set up to accept direct payments from Trupanion, just pay your portion of the veterinary invoice at checkout, and Trupanion can often take care of the rest within minutes.

You’ll first need to satisfy your deductible, then co-insurance will apply.

If your veterinarian is not set up to receive direct payments, Trupanion can reimburse you quickly. All they need is a copy of your itemized invoice and a few details about your claim, which you can submit through the Member Portal or by mail:

**Member Portal:**

1. Visit the Member Portal. Use your Chewy account to access <https://www.chewy.com/pet-insurance/policies/dashboard>.
2. Select the reason for your claim and add details about your pet's treatment (optional).
3. Upload your invoice.

Invoices are usually paid within 3 days, often within 24 hours. If Trupanion needs more information or it's your first claim, it may take longer.

**By mail:**

Send a copy of your itemized invoice to:

Trupanion, 6100 4th Avenue South, Suite 200, Seattle, WA 98108.

**Lemonade:**

After you purchase your policy, you'll get a unique link to download the Lemonade app. You can file a claim through the app:

1. Open the Lemonade app and click the “File a Claim” button. Lemonade will send a text to verify that it's you.
2. Answer a few questions about the issue your pet had, the date, and the cost of care.
3. Record a short voice memo (optional).
4. Upload the invoice. You can itemize it by typing into the chat.

Nearly 50% of claims are paid immediately to your bank account. If Lemonade needs more information or it's your first claim, it may take longer.

Close

### If I make a claim, will my premium go up?

Your premium will not increase because you file a claim or use your coverage.

Close

### What does direct payments to vet mean?

If your veterinarian is set up to accept direct payments from Trupanion, just pay your portion of the veterinary invoice at checkout, and Trupanion can often take care of the rest within minutes.

You’ll first need to satisfy your deductible, then co-insurance will apply.

If your veterinarian is not set up to receive direct payments, you can visit the [Pet Insurance dashboard](https://www.chewy.com/pet-insurance/policies/dashboard) to learn how your veterinarian clinic can get set up to receive payments directly from Trupanion.

Tip: When you schedule your appointment, ask your vet if they accept direct payments from Trupanion.

Close

Pre-existing conditions are not covered and other exclusions may apply. Waiting periods, annual deductible, co-insurance, benefit limits may apply.

We love informed pet parents! Fetch the full policy [here](https://www.chewy.com/app/content/insurance#Underwriting). ©2025

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