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Embrace pet insurance reviews reddit

Embrace Pet Insurance Customer Reviews and Experiences - A Mixed Bag Embrace Pet Insurance received several positive reviews from customers who appreciated the company's efficient claims process, accurate reimbursement, and overall great service. One customer mentioned that their policy provided peace of mind and helped alleviate financial stress when facing unexpected vet bills. Another reviewer praised Embrace for quickly reimbursing costs within hours and settling claims without any issues. A third customer reported a seamless experience with their claim being approved the next day and the payment arriving in their account on the same evening. However, one review highlighted a discrepancy where the policy cost plus deductible exceeded the maximum payout amount, prompting the company to reach out and offer assistance. Overall, Embrace Pet Insurance was commended for its well-organized structure, ease of use, and commitment to providing top-notch care for pets. Embrace offers a comprehensive pet insurance plan with various customizable options, including coverage for accidents, illnesses, and wellness plans. The company provides robust coverage for conditions such as tendon injuries and stem cell treatments. However, its rates are slightly higher than average for purebred dogs compared to mixed breed dogs. Some benefits of Embrace include routine wellness plans, multi-pet discounts, dental illness coverage, and a mobile app with excellent user reviews. Nevertheless, the company's coverage for vet exam fees is an additional cost, and some insurers may include it in their base coverage. Pros include a wide range of covered conditions, good customer service ratings, and affordable premiums compared to other companies on our list. Given article text here Offering a Wellness Rewards plan, Embrace does not provide insurance but allows customers to purchase a reimbursement level for qualified preventative care expenses. This can help save money over the course of a year. The plan involves selecting a yearly reimbursement amount and paying a monthly fee. For example, a \$250 reimbursement level costs \$18.25 per month, resulting in potential savings on preventative healthcare costs. Covered items include wellness exams, vaccinations, spay/neuter surgery, nutritional supplements, and routine care such as nail trimming and grooming. However, certain conditions are not covered by Embrace pet insurance, including pre-existing conditions, cosmetic procedures, and deliberate injuries. The annual coverage limit varies depending on the chosen plan, with options ranging from \$5,000 to unlimited coverage. Deductible amounts range from \$100 to \$1,000. To receive reimbursement for expenses, customers must submit a claim after paying upfront for medical costs. Enrollment is possible up to age 15 for dogs and cats, but beyond that, only accident-only plans are available. The average cost of Embrace pet insurance varies by plan type, with dog owners facing an estimated \$52 per month for unlimited coverage and cat owners facing \$42 per month for the same. Costs are based on unlimited annual coverage with a \$250 deductible and an 80% reimbursement level for dogs and cats at different ages. Embrace Pet Insurance does not offer an 80% reimbursement level, instead, rates are based on a 90% reimbursement level. The pet insurance is available in all 50 states and Washington, D.C. To submit a claim, you need to provide the itemized invoice, diagnosis, medical records (if it's your first claim), and accident or illness claims take 10-15 business days to process. Wellness reward claims are usually processed within five business days. You can track your claims through MyEmbrace or the mobile app. If your claim is covered, you can expect a claims check in about 10 business days with direct deposit. Embrace offers a high-quality digital experience and its mobile app scored 4.7 out of 5 from Android and Google users. The website has a good search function and live chat feature. Details may vary by state. In some states, waiting periods are determined by state law and can vary. We examined several factors to score pet insurers. A 24/7 vet health line was a plus for some companies (5% of the total score). Offering routine wellness plans also earned points from us (5% of the score). Many insurers offer discounts if you insure more than one pet, which we rewarded with points (5% of the score). We looked at the digital experience of each insurer, including mobile app ratings and website search functions, which counted for 5% of the total score. Some companies cover behavioral therapy in their base policies (2% of the score), alternative therapies like acupuncture or hydrotherapy (2% of the score), dental illnesses (2% of the score), pays veterinary exam fees (1% of the score), stem cell therapy (1% of the score), prescription food and supplements, and euthanasia or end-of-life expenses in their base policies. We also conducted two surveys of current pet insurance customers to gauge customer satisfaction, which made up 15% of the total score. One survey had a margin of error of ± 1.5 point with 95% confidence, while the other had a margin of error of ± 1.9 point with 95% confidence. Embrace scored well in our analysis, earning 4.2 out of 5 stars due to several coverage benefits, including a "diminishing deductible" that reduces your deductible for every year you don't have a pet insurance claim. Embrace offers a flexible pet insurance plan that includes the option to add a wellness program. You can file a claim for vet bills from any animal doctor, even specialists and emergency clinics. They also provide coverage for multiple pets, but you'll need separate policies for each cat or dog. However, you'll be able to manage all your policies through one account. Their insurance only covers cats and dogs. Embrace gives a 10% discount if you insure more than one pet. Yes, their plan includes dental care for pets. This coverage is for both accidents (like broken teeth) and illnesses (such as gum disease). You'll need to purchase an extra wellness plan to get your pet's teeth cleaned. If you have questions or concerns about Embrace's services, you can contact them at (855) 540-2104. They are available from Monday through Friday, 9 a.m. to 8 p.m., and Saturday, 10 a.m. to 2 p.m. ET.

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