

Health Care Focus

Health Insurance

Specially prepared for:



Pebble Creek • Temple Terrace • North Bay • All Creatures • Cat Doctors

Overall, your pet appears to be in good general health based on examination. Please see the examination and health care report card your vet has supplied for details on any abnormal examination findings. Based on your pet's examination and consultation, the following has been chosen by your veterinarian as your pet's health care focus.

Health Insurance

Your pet deserves the highest quality of care and pet insurance will help you to afford this. With the appropriate insurance, you don't have to worry about the cost of lab tests, surgery, or medications in the event that your pet becomes sick or injured. All you have to focus on is giving your pet the TLC they need to recover!

There are a variety of pet insurance plans available on the market. We would like to help you choose the best option for you and your pet. Based on review of the options available, the Insurance plans that we highly advise at this time are Nationwide's "Whole Pet with Wellness Plan" or Trupanion.

Nationwide

Nationwide's Whole Pet with Wellness Plan is an amazing Insurance plan available for your pet. This plan consists of a monthly payment that varies based on your pet's age and breed. The plan has a \$250 deductible per year then covers **90% of all veterinary care** thereafter.



Additional benefits of the Whole Pet with Wellness plan include the following:

1. This plan covers preventative care as well as illness and injury.

This includes exams, vaccines, flea and heartworm prevention, x-rays, bloodwork, heartworm and intestinal parasite screening, senior health screenings, other diagnostics/testing, medications, prescription foods, surgeries, emergency care, and dental cleanings.

2. There are no payout limits for the year.

Once you meet the \$250 deductible for the year, your pet is covered for the entire year under this plan.

3. There are no age limits.

Whether your pet was just born or is 20 years of age, your pet can be covered by this plan.

Disadvantages of this plan compared to Trupanion are the following:

1. You pay for your pet's needed care at the time of services and then are reimbursed by Nationwide approximately 2 weeks after your claim. Trupanion does a pre-approval process where they are able to pay the same day.

However, if needed in event of emergency, there are ways that Nationwide may pay your veterinarian directly so that your pet can receive the care they need even if you don't have the immediate funds.

2. There is no free trial of this plan available at this time.

However, there is a 2 week waiting period from the time a plan is activated to the time it can be used, as compared to 30 days for Trupanion.

Trupanion

Trupanion offers a great insurance plan that covers a selected percentage of Veterinary bills in the case of illness or injury. This is often the care that hasn't been planned or budgeted for.

Some added benefits of Trupanion include the following:

1. No deductible

Instead of having to meet a deductible, Trupanion will cover a pre-selected percentage of the veterinary bill.

This percentage is chosen by you at the time of enrollment. Your monthly payment will vary based on what you choose this percentage to be.

2. Trupanion will pay the Veterinarian directly through a pre-approval process.

Most other insurance companies require that you pay the veterinarian at the time of services and then they reimburse you. With Trupanion, you can avoid paying out of pocket for the care covered by your insurance plan.

3. Trupanion offers a free 30 day trial if activated within 24 hours of an examination by a Veterinarian.

Disadvantages of this plan compared to Nationwide are the following:

1. Trupanion does not cover preventative care. This means it does not include coverage for vaccines, screening tests such as semi-annual heartworm and fecal parasite testing, senior bloodwork or screening x-rays, flea and heartworm prevention, dental cleanings and other preventative care.
2. Trupanion has a 30 day waiting period between the time you activate your plan to the time that it can be used whereas Nationwide has a 2 week waiting period. However, if you sign up for a free 30 day trial through your Veterinarian within 24 hours of an exam then this waiting period is waived.
3. Trupanion does require that you pay for the examination by a veterinarian before covering the injury or illness under your plan. This is a minor disadvantage but it is important to know that the cost of the exam is NOT part of your insurance coverage.

While insurance is best for your pet, not all insurance plans are created equal. The following are some points to consider when choosing an insurance plan for your pet:

- Most insurance plans have a monthly payment that you make to cover a premium. The amount of these payments vary based on plan, and sometimes on your pet's age and breed.
- Most insurance plans have a deductible. Some insurance plans, such as Nationwide, have a set yearly deductible. Other plans have deductibles that vary based on your pet's age and breed. Some insurance plans allow you to choose the amount of your deductible or choose to not have a deductible at all.
- Some deductibles are on a per problems basis. Some deductibles, such as Nationwide, are on a per year basis.
- Some insurance plans have limits on how much they will pay out per year, per problem, or per pet. The Trupanion and Nationwide plans do not have any limits on what they will pay out.
- Most insurance plans require you to pay your veterinarian in full at the time of services and then you are reimbursed in 2-4 weeks. Trupanion has a pre-approval process where they can pay the veterinarian directly so that you only pay your portion due the day of services.
- Some insurance plans, such as Trupanion, have high coverage for illness and injury but no coverage for preventative care. Some plans have coverage for illness, injury, and preventative care but the coverage may be lower or have limits. The Nationwide plan is the only plan to cover 90% of illness, injury, and preventative care.
- Some veterinarians may offer wellness plans. Wellness plans require a monthly payment but are not the same as insurance plans and can only be used at the vet you purchase the plan from. Trupanion and Nationwide insurance plans can be used at any veterinary hospital in the United States and in some countries outside of the U.S.
- **All health insurance plans exclude conditions that are considered "pre-existing" therefore it is best to obtain health insurance before your pet shows any signs of disease. However, even if your pet has had health problems in the past, there are still many benefits to having health insurance in case additional problems arise in the future. Please contact your veterinarian for additional help in choosing an insurance plan that will be most beneficial for your pet's needs.**



The following conditions are very common conditions in cats and/or dogs that would be covered by Insurance:

1. Allergies

Allergic disease in cats and dogs often involves recurrent or life long skin and ear infections, signs of itching (licking, scratching, chewing, rubbing), and affects a pet's overall health and quality of life.

Treatment and management often requires multiple tests to identify and classify infection(s), courses of antibiotics or other medications to address infections, medicated shampoos and conditioners, injections, allergy medications, and prescription allergy diets. Allergy medications and/or diets are often needed for life.

An estimated 15-20% of dogs and cats are affected by environmental and/or food allergies while an estimated 40% have flea allergies.

On average, a person could spend \$300-400 in a single visit to diagnose and address problems related to allergies in their pet.

2. Gastrointestinal Foreign Body

Sometimes even the most behaved of pets will eat something they shouldn't. If something they eat becomes stuck somewhere in their intestinal tract then surgery is needed for their survival.

The average uncomplicated foreign body surgery costs approximately \$2500. With complications, this cost could easily double or go even higher over time. Often pets need continued life long care such as prescription intestinal foods or medications or supplements to support their gastrointestinal health after ingesting a foreign body. The cost of this care can add up over time as well.

3. Attacked by another dog while on a walk or at the dog park

Injuries from other animals are a common occurrence and can vary from a small laceration that needs sedation, medications, and stitches to the need for x-rays, emergency critical care, and even surgery.

In these cases, you cannot rely on the owner of the other pet to pay your vet bills or have the money to pay your vet bills but you can rely on Insurance.

4. Urinary obstruction in a cat

A majority of cats will develop some type of urinary related problem in their lifetime. One of the most severe and unfortunately, most common, of these is urinary obstruction in cats.

Urinary obstruction requires emergency care and hospitalization that could cost approximately \$1800-\$2000 or more. If the urine obstruction cannot be resolved or returns then it leads to the need for surgery. With surgery, cost can easily double.

Cats that have urinary disease usually need to be on prescription food and/or medication for life.

Please contact your veterinarian should you have any additional questions or are seeking additional information regarding Joint Disease. It has been a pleasure caring for your pet and we hope to continue in helping you to provide the care that they need to live a happy, healthy, and long life!

