



The Pawprint: Online

Dutch Fork Animal Hospital

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Practical Pet Insurance for the Fur Parent

As many of you have noticed in the past few years, veterinary medicine has grown and changed in a lot of exciting and unexpected ways. We are learning more and more about many of



the various disease processes our pets can face as they go through life as well as how to best diagnose and treat these illnesses if and when they occur.

Diagnostic imaging, wound treatment, surgery, long term medical management, and extensive laboratory testing are just a few examples of helpful, though often more costly, medical options that are available for our pets to improve their longevity and quality of life.

However, as our diagnostic equipment and subsequent treatment options expand and become more sophisticated, so can the costs associated with veterinary care. While most of us are prepared and

able to handle routine cost and care for our pets, unexpected illness or emergencies can really put a kink in our budgets. It is here that having pet insurance can be of real assistance and ease the heartache of making tough decisions about our pet's care based on cost.

Fortunately, there are many options available for the pet owner to choose from. Most companies will provide free quotes and let you choose the amount of coverage and the per incident or per year deductible you desire.



For example, say you have an annual deductible of \$250 with an 80% reimbursement plan and your pet is the victim of an unexpected dog fight. With the combined cost of diagnostic

imaging, wound repair surgery, and continued medical treatment over the course of several weeks, you could easily be looking at a bill of upwards of a \$1,500 or more.



Employee Spotlight: Kayla Hogg, LVT

Kayla joined the DFAH family in November of 2007 after working at Riverbanks Zoo and Gardens. Along with being one of our licensed veterinary technicians, she is also the current webmaster for Dutch Fork Animal Hospital's website. She earned an A.S. in Science from Midlands Technical College and an A.S. in Veterinary Technology from St. Petersburg College. When she's not working, Kayla enjoys relaxing at home with her boyfriend and her four-legged children. She currently lives in Irmo with 6 "children": Greddy (Shorthaired Tabby), Augustus (Shorthaired Tabby), Axel (German Shepherd), and 3 ferrets: Leeloo, Jango, and Boba.

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Keeping in step

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Pet Insurance continued...

However, because you have this plan, you would only end up paying your \$250 deductible plus the 20% of the bill that is left out of pocket, while your insurance covers the rest! This plan is actually offered by a highly rated insurance company with a monthly expense of about \$28 dollars!



Pet insurance can also be beneficial for those diagnosed with long term or chronic health conditions such as kidney failure or diabetes where daily medications or occasional hospitalization may be required.

Depending on your company and the plan selected the cost of medications will often be covered or subsidized.

While these are just a couple brief examples of how an insurance policy can be helpful in unexpected situations or with illness management, it is important to remember that terms, deductibles, coverage caps, and monthly cost will vary based on the company you use and the plan you select.

It is also important to note that while most pet insurance companies will cover illness and emergency bills, they usually do not cover basic wellness

screenings and vaccinations that are part of your pet's annual care as these are considered expected or routine costs unless you purchase additional wellness plans.

To help you get started we have provided a few links to some highly rated insurance companies below and encourage you to do some research to find out if pet insurance is right for you and your fur family.

Check out the links below for more information:

- <http://www.consumersadvocate.org/pet-insurance/best-pet-insurance>
- <http://www.healthypawspetinsurance.com/>
- <http://www.aspcapetinsurance.com/>
- <http://trupanion.com/>
- http://files.dvm360.com/alfresco_images/DVM360/2013/10/27/51ecfb27-256b-49ff-98ab-8b7a8810ea4e/article-808464.pdf

