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Why do you need pet insurance for your pet?

Now, more than ever before, pet owners should be considering pet insurance for their dogs and cats.

1. *Most pets* need medical care at some point in their lives.
2. In Louisville, more treatment and diagnostic options are available than ever before.
3. Major hospitalization or surgeries *often* run \$1,000 - \$3,000, or more.
4. Better pet insurance options are now available than in the past.

Most pets need medical care

The average life expectancy of dogs and cats is 10-12 years. Geriatric pets need medical care. Purebred pets are prone to a number of conditions that you may have to deal with for their whole lives. Cats are prone to urinary tract problems. Dogs like to chew and eat all kinds of things that may cause intestinal blockage, and so do some cats. Allergies—we live in Louisville, Kentucky, enough said—require lifelong special treatment. The reality is that *something* is going to happen to your pet, and pet insurance is a great option to prepare for it. Medical decisions should not need to be made for your pet based on how much money you have in your checking account or available on your credit card.

Treatment and Diagnostic Options in Louisville

- You have access to 24 hour emergency care provided by veterinarians that are board certified in emergency medicine
- If indicated, your pet may have an MRI or a CT scan. These are \$1,200 diagnostic tests.
- You have access to veterinary specialists that are board certified in surgery, internal medicine, oncology, dermatology, etc. These veterinarians' fees are higher than normal

veterinarians because they have completed many more years of training, but when you need them, you want to be able to afford them.

- A diagnostic workup that includes bloodwork, urinalysis, x-rays, & an ultrasound costs about \$700. If a biopsy of an organ is required via ultrasound (that adds anesthesia) the biopsy, and analysis of the biopsy, which can add up to another \$300-400. All of these tests are frequently indicated to allow the veterinarian to determine what is causing your pet to be sick, and what may be done to treat it.

Major Hospitalization and Surgery

- Every day, pet owners are faced with medical conditions that cost \$500-1,000 or more to treat. Torn anterior cruciate ligaments in the knee, bladder stones, and tumor removals are examples of some of the most common ailments you may face.
- Kidney failure, liver disease, heart failure, diabetes, pancreatitis, cancer and gastrointestinal disorders happen. These conditions are often chronic and over time will run into the thousands of dollars.
- Some conditions, such as being hit by a car, dog fights, stomach torsion, and tumors of the spleen are urgent and can run \$3,000-5,000 within just a few hours to try to save your pets' life.

Better pet insurance options

There are two new pet insurance companies that are now available in the United States. They are Trupanion and Petplan USA. Trupanion has been in Canada since 1996. Petplan USA has been in the United Kingdom for 35 years. These two companies are different from the other pet insurance companies in a number of ways:

- They cover congenital disorders including hip dysplasia. Most insurance companies treat congenital disorders as a pre-existing condition and do not cover them.
- They pay 80-90% of the actual veterinary bill...you pay 10-20%. Most insurance companies have an amount they will pay per condition...anything above that, you pay. That is not very helpful when the condition is ongoing.
- A per incident deductible is an option which reduces the monthly premium.

- They will not cancel your policy if you have a lot of claims, or as your pet ages.
- Premiums go up due to inflation, not from having a lot of claims or an aging pet.

We encourage you to go to their websites and get a quote for your pet. Petplan USA for a cat is as low as \$15/month. Dogs vary by age, breed and size. The Shelden Veterinary Care Center family encourages you to find the company and plan that you feel fits your needs best.

We have included the following web addresses for you to go to:

<http://www.petinsurancereview.com/>

<http://www.trupanionpetinsurance.com/>

<http://www.gopetplan.com/>