

PET INSURANCE



Here at Best Friends Veterinary Center we strongly believe in pet insurance. In an ideal world, every pet would be insured, just as every human should be. You never know when your healthy pet will suddenly become unhealthy. Each year, one in three pets will have an unexpected illness or injury. Every 6 seconds, a pet owner in the U.S. incurs a veterinary invoice of \$3000 or more.

Would you be able to afford \$8000 for spinal surgery or \$10,000 for radiation treatment if your pet needed it? Most of our clients would struggle to pay for something this costly. It's heartbreaking to have to decline needed care due to cost, especially if the prognosis is good and the pet would make a full recovery if only the money was available.

Pet insurance is the smart thing to have, so you don't have to make medical decisions based on cost alone. Most plans reimburse 90% of your medical costs for new conditions.



This is Roux, who is owned by one of the technicians here at Best Friends. Back in 2018, she had emergency surgery to remove a piece of rubber from her intestinal tract. Even with employee discounts, her procedure cost over \$1500. Roux's pet insurance paid for 85% of that cost.



Luna was attacked by another dog at daycare. Her pet insurance paid for surgery, as well as weeks of bandages and after care.

Premiums are usually based on a pet's age, breed and geographic location, as well as what type of plan you choose. Every company's plans are different. Take some time to sort through your options. (See our handout on questions to consider before buying pet insurance.)

- Many companies offer basic plans just for catastrophic things as well as ones that cover lots of services, even wellness.

- You may be able to find a cancer-only plan. Cancer is responsible for almost 50 percent of the deaths of pets older than age 10, according to the American Veterinary Medical Association. Most cancers are expensive to treat. If you have an older pet you want to insure, this might be a good option.
- Some plans have a single deductible for the year, others a deductible for each new health condition. Trupanion™ lets you choose your deductible.
- Some plans have annual maximums.
- Some won't cover genetic disorders, so if you have a purebred dog or cat be very careful to read the fine print before you purchase the policy.
- FIGO™ has an app, so if you like to do everything from your phone, they might be a good fit.

Whichever insurance company or plan you choose, you will probably be happy you have it at some point in your pet's life! Be sure to renew it each year!

Caring People Helping Pets



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