

## Insurance For Your Pet!

More and more people are enrolling their dogs and cats in pet insurance plans these days. Working in a veterinary clinic we see people that come in with pets that they love deeply but they cannot afford medical care. Having pet insurance can help keep you out of that extremely traumatic situation.

Veterinarians do not deal directly with the insurance company. You do have to pay for all treatments and procedures up front. You will then have to fill out a claim form (that can be downloaded from your company's webpage) and send that along with your itemized receipt to the company for reimbursement.

There are many different companies out there and it's very important to do your research and pick the best company for you. Some companies will not cover certain conditions related to certain breeds and some plans don't cover routine procedures such as altering, vaccines or dental cleanings.

Any internet search will give you a list of companies offering pet insurance policies. So VPI, Pet's Best, ASPCA, Petplan, Embrace and PetCare are just a few of the companies out there to read up on. At SVAH we have been recommending Trupanion Pet Insurance. We and our clients have received excellent customer service from them. They pay 90% of the bill and most pets can be insured for less than 38\$ per month. That comes to less than \$460 per year. Considering that one average 'sick animal' visit can cost \$700-\$900, and that an average pet emergency hospital visit can cost more than \$3000, having this type of plan can really save your pocketbook and your pet!

- By Danielle Regier, Veterinary Receptionist.