

Congratulations on your newest family member!

Bringing home a new pet is a very exciting time, full of anticipation of the joy and companionship that the bond between you will bring for years to come. Our pet family members become just that - family members. As is true with all of our family members, we want the best for them in terms of their health, and it can become a very stressful event when any of our family members become ill and are in need of medical attention.

Fortunately, we live in a time when medical advancements from the human side have made their way into veterinary medicine. This allows those of us in the veterinary field to provide better care for pets than ever before, with respect to preventative, diagnostic and medical services. Unfortunately, as is the case in many areas of the economy, the costs associated with the ability to provide this level of care, and subsequently the costs to the client, have risen.

Throughout the country, all of us in the veterinary medical profession have had to struggle with the reality that our ability to provide very low cost services for medical care, as has historically been the case, is diminishing. On the positive side, much of this is due to the fact that our health care options are not as limited as they once were. **However, this reality makes it very important to consider pet health insurance as a tool to assist you in your ability to provide the preventative and medical care that your pet will need to live as long and healthy a life as possible.**

As with human medicine, there are several insurance options to choose from. Pet health insurance is a growing industry, with a number of different companies available to offer various types of plans designed to fit a variety of veterinary medical needs. It is important to consider what is best for you and your pet before deciding on the type of coverage that would be appropriate. For example, is a plan that helps manage the costs of routine annual exams, vaccinations, and neuter or spay important to your needs? Or do you need a plan only to help offset any major medical expenses that might arise? What are your desires in terms of overall plan cost with respect to any deductibles?

As mentioned, there are several companies out there to consider. Although we at Park Grove Pet Hospital cannot make a recommendation to you as to the “best” company to use, we can assist you in your effort to gather information on these companies, and to provide you with some guidelines to consider when making your choice. Important questions to consider include the following:

- What type of coverage you are looking for? (Routine & medical, major medical only)
- Does the company exclude any conditions for your particular breed?

- Is the company clear and upfront about the specific conditions they exclude?
- Are there any conditions (for example, a cruciate ligament tear) that require a “waiting period” following diagnosis, before benefits will be paid?
- What is the company’s track record for payment of benefits?

To be sure, gathering this information can be daunting. Fortunately, the Pet Insurance Review website (<http://www.petinsurancereview.com>) is a very helpful website that can assist you with your comparisons of the different companies and plans, as well as provide up-to-date consumer ratings and comments. Some questions may still need to be directly referred to a particular company, but the website is a very good place to start.

The following is a list of major insurance companies currently evaluated on the Pet Insurance Review website:

AKC Pet Partners	http://www.akcphp.com
VPI Pet Insurance	http://www.petinsurance.com
Pets Best	http://www.PetsBest.com
ASPCA/Hartville Pet Health Insurance	http://www.aspcapetinsurance.com
PetCare US	http://www.petcareinsurance.com
Petplan US	http://www.gopetplan.com
PetFirst Healthcare	http://www.petfirsthealthcare.com

The companies’ individual websites may also be directly accessed from the Pet Insurance Review website.

Do I really need this?

Frequently pet owners, especially those who are first-time owners, do not realize the medical expenses that can, and probably will at some point, be incurred by their pets throughout their lives. The following information gives some insight into what can be expected for costs associated with routine care such as annual exams, spay/neuter and necessary vaccinations, as well as an idea of the general costs in our region for diagnostics and treatment of very common medical conditions seen among all breeds of all ages in a given species. **Pleased be advised that these numbers are not specific to any one practice in this region, including ours, and represent an average of the area’s pricing at this time. Additionally, the examples of diagnostics and treatments for listed conditions are not necessarily to be considered complete, and do not represent actual treatment plan estimates.**

Kitten, Approximate First Year Expenses:

Exams for kitten wellness/vaccinations (typically 2 to 3)	\$95-135
Feline leukemia/FIV testing	\$55
Intestinal parasite testing (typically 2 minimum)	\$60
Intestinal parasite de-wormer	\$15
Core first year vaccines, including boosters	\$110
Flea/tick/intestinal parasite prevention, 9 months	\$130
Spay/neuter	
Spay (female)	\$275
Neuter (male)	\$175
Total	\$640-780

Puppy, Approximate First Year Expenses:

Exams for puppy wellness/vaccinations (typically at least 2 to 3)	\$95-135
Intestinal parasite testing (typically 2 minimum)	\$60
Intestinal parasite de-wormer	\$15
Core first year vaccines, including boosters	\$75
Additional vaccines (if needed, risk-factor dependent)	\$0-85
Monthly flea/tick prevention, 9 months (weight dependent)	\$125-145
Monthly heartworm/intestinal parasite prevention, 12 months (weight dependent)	\$50-85
Spay/neuter	
Spay (female; cost is typically weight dependent)	\$300-400
Neuter (male; cost is typically weight dependent)	\$200-300
Total	\$625-1000

Annual Wellness and Vaccines, Adult Dog:

Exam fee	\$50
Intestinal parasite testing	\$30
Intestinal parasite de-wormer	\$0-25
Annual heartworm/tick-borne disease test	\$50
Annual senior wellness testing for pets 7 years or older	\$100
Routine core vaccines	\$15-40
Additional annual vaccines (risk factor dependent)	\$0-50
Monthly flea/tick prevention, 9 months (weight dependent)	\$125-145
Monthly heartworm/intestinal parasite prevention, 12 months (weight dependent)	\$50-85
Total	\$320-550

Annual Wellness and Vaccines, Adult Cat:

Exam fee	\$50
Intestinal parasite exam	\$30
Intestinal parasite de-wormer	\$0-25
Annual senior wellness testing for pets 7 years or older	\$100
Routine core vaccines	\$20-40
Additional annual vaccines (risk factor dependent)	\$20
Monthly flea/tick/intestinal parasite prevention, 9 months	\$130
Total	\$230-395

Ear Infection, Uncomplicated:

Exam fee (initial exam and minimum 1 recheck exam)	\$95
Diagnostic lab work	
Ear swab cytology	\$35
Ear swab culture	\$60
Ear cleaning	\$20
Medications	\$20-50
Total	\$230-260

Gastroenteritis (Vomiting / Diarrhea), Mild to Moderate, Managed at Home:

Exam	\$50
Diagnostic lab work	
Complete blood cell count	\$50
Chemistry panel	\$95
Urinalysis	\$40
Abdominal x-ray series	\$175
Fecal examination	\$45
Medications and prescription diet	\$50-75
Total	\$505-530

Urinary Tract Infection:

Exam	\$50
Diagnostic Lab Work	
Urinalysis	\$40
Urine Culture	\$50
Abdominal X-Rays	\$115
Chemistry Panel	\$95
Complete Blood Cell Count	\$50
Medications	\$30-75
Total	\$430-475

The above medical conditions are just some of many that are commonly seen in pets, even those pets who are primarily indoors and have limited or no exposure to other animals. Other conditions which are also extremely common are allergies with associated skin infections; kidney and thyroid disease in aging cats which requires ongoing lab work and recheck visits to diagnose and monitor long term, as well as frequently requiring hospital stays initially to help stabilize the pet; and conditions needing x-rays to help diagnose (which sometimes requires sedation) such as arthritis, or injuries causing back pain or lameness. Also, as the life spans of pets are increasing, various types of cancers are becoming more common; this is expected in any aging population. However, many of the types of cancers seen do have treatment options available.

No one health insurance plan is perfect for every person, and it is important for you to consider your options. However, even a basic no-frills plan can, to a certain extent, help to remove treatment costs as a factor when faced with having to make medical choices in the best interest for your pet.