



## PET MEDICAL INSURANCE

### **Does My Pet Really Need Medical Insurance?**

Can you imagine a person feeling disappointed because they paid many years' premiums so their pet had major medical insurance coverage, and the pet never needed it? But when we buy insurance, we are betting that our pet will need it, and the insurance company is betting that it won't. That's a bet that is better to lose than to win!

As a veterinary hospital, we see pets almost daily that could be helped if money were not an issue. This is the benefit of insurance—it provides a buffer for those unexpected serious injuries or illnesses to allow our pets to have proper care.

### **How Expensive is Pet Insurance?**

Prices will vary according to the type and age of the pet and the desired coverage. Monthly premiums for dogs and cats usually range from \$8 to \$28. Each company sets its own premiums and you should look at the options available and determine which are worth the expense. Some owners will want coverage for vaccinations and dental cleanings too, while others just want coverage for major medical problems. It is up to you and your level of comfort. Annual maximum benefits usually range from \$7,000 to \$14,000.

### **Is One Company Better Than Another?**

We have not had a bad experience with any company. Most of our clients use VPI (Veterinary Pet Insurance). We do recommend that you use a company that does not require billing on our part. In other words, you pay the bill and the insurance company reimburses you, rather than the hospital having to directly bill the company.

### **How Do I Pick the Best Company?**

You should contact each company and get information on their policies and premiums (see the list at the end of the page). You can call the Arizona Department of Insurance at (602) 912-8444 to get input on a particular company and whether there have been any complaints against it.

### **What About My Parrot?**

Many companies have policies for pets other than cats

and dogs, so ask them if they have such policies. For instance, VPI covers rabbits, birds, hamsters, potbellied pigs, ferrets, goats, and reptiles.

### **How Hard is it to Use the Insurance?**

Your company will provide a simple form that we will fill out at each covered visit. You mail this to the company, and they mail you back a check for your amount of coverage.

### **If My Pet is Not Healthy, Can I Get Insurance?**

Just like human health insurance, the companies will limit a pet to coverage only on conditions that are not already in existence. Sometimes they will want us to describe the health of a particular pet, so they can determine if it is a reasonable risk for them. But it's just like that old adage, "Nothing ventured, nothing gained."

### **Some Pet Health Care Plans to Consider:**

#### **• Veterinary Pet Insurance**

P.O. Box 2344

Brea, CA 92822-2344

1-800-872-7387 [www.petinsurance.com](http://www.petinsurance.com)

#### **• United Pet Care**

6040 N. Seventh Street #102

Phoenix, AZ 85014

(602) 266-5303 or 1-877-872-8800

[www.unitedpetcare.com](http://www.unitedpetcare.com) (This is not an insurance plan, but more like an HMO with coverage restricted to its member veterinarians. We are not a member of this group.)

#### **• Pet Assure**

10 S. Morris Street

Dover, NJ 07801

1-888-789-7387 [www.petassure.com](http://www.petassure.com)

#### **• Petshealth Insurance Agency**

P.O. Box 2847

North Canton, OH 44720

1-800-807-6724 [www.petshealthplan.com](http://www.petshealthplan.com)

#### **• Pet Project Inc.**

830 Anchor Road Drive

Naples, FL 34103

1-888-738-7873 [www.pethealthinsure.com](http://www.pethealthinsure.com)