

Pawsitive Press

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Importance of Wellness Exams

[A more thorough explanation of your pets blood work](#)

Peace of Mind

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Have your finances ever restricted veterinary care decisions? Our pets look to us for everything and when finances prevent us from giving them the very best medical care, the result can be heart breaking. Veterinary Pet Insurance and Care Credit are two very helpful options when confronting the cost of a veterinary bill. I have worked in the veterinary field for 18 years, and I know that these two options have provided financial and emotional relief for many pet parents when helping their sick or injured pets.

Pet Insurance

Veterinary pet insurance is a relatively new idea in the United States. The pet insurance business has grown so quickly over the past few years as more and more pet parents become informed of its benefits. Is pet insurance for everyone? Well, that depends on many factors. Buying pet insurance is both an economic and an emotional decision, based on your personal financial situation. It depends on what you are

willing to pay for peace of mind. Just because you have a healthy pet now does not mean that health problems may not arise in the future. The earlier in your pets life that you purchase pet insurance the better. If you wait too long, pre-existing conditions may affect the type of insurance offered.

How does pet insurance work?

Pet insurance is a little bit different than insurance for you and me. When a pet parent comes into a veterinary hospital and receives services for their pet, the veterinary bill is paid in full by the owner. There is no co-pay, like in human insurance. The veterinary bill can then be claimed by the owner through the pet insurance company. The pet insurance company then reimburses the pet parent according to their policy guidelines. Some pet insurance companies have a reimbursement schedule that they follow per service rendered (meaning that they look at each individual line item against the coverage schedule and pay out a certain amount per each claim), and other pet insurance companies

simply pay a percentage of the bill as a whole. I have found that those companies that reimburse a percentage of the veterinary bill pay out much more than those that follow a schedule. These policies tend to be a little bit more pricy, but reimburse much better in the long run.

What does Pet Insurance cover?

Pet insurance has evolved to cover just about everything. You can purchase a policy to insure your pet from a simple nail trim to cancer. Pet insurance companies offer a wide variety of plans that will cover wellness; things like annual vaccines, annual dental cleanings, etc., in addition to accident and illness coverage. Some insurance companies will only cover accidents and illnesses. Insurance policies that cover accident, illness, and wellness have a higher premium than those that cover only accidents and illnesses. However, this can be helpful when your pet is due for all their vaccines and a dental cleaning at the same time. When it comes to paying out wellness coverage, there are two different types again: scheduled payouts and something like a health savings account.

Insurance Continued

The scheduled payouts pay a limited amount back on wellness services at a predetermined amount. So, say you spent \$35 on a vaccine, the scheduled insurance company has predetermined that they will reimburse you \$25 for that vaccine only. Conversely, the company that uses a health savings account will simply deduct the \$35 from the amount of coverage you purchased and reimburse the full \$35. Once you have used all the health savings account money for the year, there will no longer be reimbursements for wellness coverage. Each plan has its pros and cons.

How do I submit a claim to the insurance company?

Submitting a claim to your pet insurance company is relatively simple. Every pet insurance company has their own claim form that you must fill it out and send it in along with the completed doctor's notes for that visit and a final, paid invoice. Most insurance companies accept these via fax, e-mail, or snail mail.

At the Animal hospital of Dunedin, we will happily submit your claims for you. All that is required is a claim form signed by the policyholder (if the insurance company requires a signature). Once we have the appropriate paperwork on file for you and your pet, all you have to do is inform the receptionist upon check out that you would like your visit submitted to your pet

insurance company – and we will take care of the rest! We can complete and submit most claims to the insurance company within 7 to 10 business days. Once the claim has been submitted, an exact copy of the claim will be mailed to you for your records. We suggest that you contact your insurance company if you have not heard from them within two weeks of the claim submission. The reimbursement turn-around for most insurance companies is relatively quick.

What is Care Credit?

The Care Credit healthcare credit card is accepted at over 175,000 providers nationwide and is designed to help you finance your health - and your veterinary needs. With Care Credit, you can pay for treatments and procedures for you and your pet right away and then make convenient monthly payments.

At the Animal Hospital of Dunedin, we can help you apply for this card right in the office. Once you are approved, you can start using your card immediately. Care Credit offers several different financing options. We offer 6 months interest free on all purchases of \$200 or more, and 12 months interest free on all purchases of \$1,000 or more. With these offers, interest is charged to your account (from the purchase date at 26.99%) if the purchase is not paid in full within the promotional period. Minimum monthly payments

are required; however, paying the minimum monthly payment may not pay off your purchase by the end of the promotional period.

Both pet insurance and care credit offer great piece of mind when it comes to taking care of your pets, especially in an emergency situation. If a monthly pet insurance premium is out of the question for you, consider applying for care credit. Having a financial back up plan will make decisions regarding your pet's medical care simpler. Remember, pet insurance policies vary greatly from company to company. The only way to know what you are buying is to get a copy of the policy and see what is covered – and more importantly, what is NOT covered. Do your own research and compare companies online. However, if you have any questions regarding either pet insurance or care credit, please feel free to contact the office. Our staff will happily answer any questions you have regarding each.



A Blood Analysis

What does it all mean?



Pets can't tell us when they're ill. That's where lab tests like blood analysis come in. Even pets that appear happy and healthy can have hidden medical problems that might grow serious if left undetected. Blood tests are essential for identifying diseases as the earliest, most treatable, stage possible. Because of this, we recommend blood screening as part of your pet's annual exam. Our senior wellness screens include:

A **Complete Blood Count (CBC)** – This provides important information about the types and number of blood cells in your pet's blood. A low red blood cell count, for example, indicates anemia, while a high white cell count can indicate infection, chronic inflammation or other disease process.

A **Chemistry Profile (Chem-Profile)** – This is particularly important for evaluating organ function (i.e. liver, kidneys), electrolytes, blood sugar, etc. Any abnormalities will help determine if further diagnostics or treatments are needed.

A **Heartworm Test** – This will indicate the evidence of heartworm disease in both cats and dogs.

A **Urinalysis** – This test evaluates the urine to detect and assess a wide range of disorders, such as urinary tract infection, kidney disease and diabetes. A urinalysis involves the appearance, concentration, and content of the urine.

A **Microalbuminuria** – This test measures the amount of Albumin (a protein the body uses for cell growth and tissue repair) present in the urine. This is normally present in the blood, but a certain level of it in the urine can indicate kidney damage.

A **Thyroid Test (T4)** – This test measures the amount of thyroid hormone, thyroxine, present in the blood. High or low levels of this hormone can indicate an over active (hyper) or under active (hypo) thyroid issue.

A **Feline Leukemia/FIV (FeIV/FIV)** – This test can diagnosis the presence of the two most infectious feline diseases worldwide. This test detects the antibodies of both diseases if they are present in the blood.



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love and kindness since
1977”



We're on the Web!
www.ahofd.com



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\$1

\$1 First Exam - New Patient

(\$49-\$80 Savings)

Includes comprehensive physical exam and one vaccine. Does not include 3yr Rabies vaccine or Holistic/Acupuncture appointments. Must be presented at the time of purchase. Coupon may not be combined with any other offer.

NL



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-10%

10% Off Dental Cleaning

(Call for an appointment today 727-733-9351)

Discount applies to anesthesia, prophylaxis, and any other dental radiographs or extractions that might be needed. Offer excludes required pre-dental labwork. May not be combined with any other coupons or discounts. Must be presented at the time of purchase.

Expires 10/31/16 NL



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\$10 Off

\$200 Retail Mix and Match

- *Shampoo
- *Heartworm Prevention
- *Flea and Tick Control
- *Food
- *Dietary Supplements

Coupon must be presented at the time of purchase. May not be combined with any other offer.

This coupon can not be applied to prescription medications other than heartworm/flea control

Expires 10/31/16 NL



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\$126

Senior Wellness Screen

- Senior Wellness Screen includes the following: Chemistry, CBC, Heartworm Test, Thyroid Level, Urinalysis, and Microalbuminuria (for cats a leukemia and FIV test is also included). Call the office to schedule your pets visit today! May not be combined with any other offer. Coupon must be presented at the time of purchase.

Expires 10/31/16 NL