

Pawsitive Press

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[How to Brush Your Pet's Teeth](#)

How can

By: Julie Nicosia

It's National Pet Dental Month! Every year during the month of February the veterinary community addresses the significance of oral health care for pets. Every year extra time is taken to remind everyone with pets that toothbrushes are for cats and dogs too! Your pet's dental health is integral to their overall health and you should make sure to ask about your pet's teeth whenever you are at the veterinarian. Dental exams can help provide you with the necessary information to properly care for your pets' dental health, whether that be at home or here in the hospital with a professional dental cleaning.

One question that is often asked after a pet has had a dental exam and the recommendation is for a professional dental cleaning is what the cost will be for the procedure. This number can range dramatically depending on the age of the pet, past dental care, and even the breed (dogs and cats). Veterinary Pet Insurance and Care Credit are two ways to help minimize the financial burden of caring for your furry family member from their teeth to their tail.

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. As a whole 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

Insurance Continued

and something like a health savings account. 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 e-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.



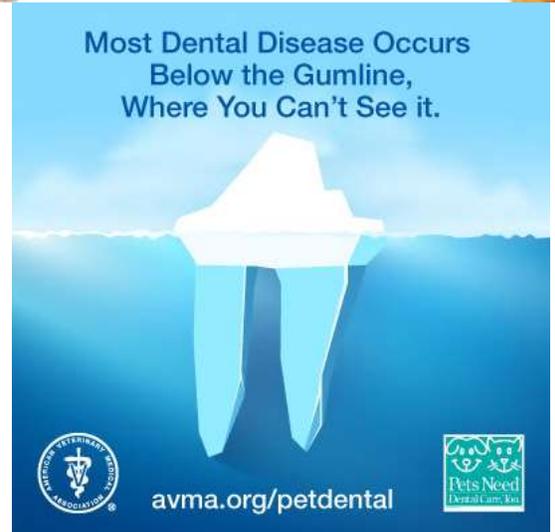
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looked in your
pet’s mouth
lately?

Most Dental Disease Occurs
Below the Gumline,
Where You Can’t See it.



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Nothing but the Tooth! A Case for Dental Cleanings and Dentistry Facts

By: Laci Schaible, DVM

“Dog or cat breath” is often a sign of periodontal disease in pets. Even if you feed your pet’s dry food, this isn’t enough. True, crunchy food and other chewable snacks can help a little with tartar buildup, but I think deep down you know that eating crunchy Cheetos doesn’t take the place of brushing and flossing. Why would you think it was any different for your pets? The pungent odors coming from your pet’s mouth are a sign of uncontrolled persistent infection in the mouth.

Basic treatment for dental disease involves general anesthesia, use of an ultrasonic scaler to remove tartar both on the crowns and under the gums, and polishing of the teeth. Many vets recommend or require pre-anesthetic blood work; this is a sign they are practicing high quality medicine and don’t want to take the chance that a pet will have an underlying medical problem, such as weakened kidneys, that would put the pet at an increased risk for anesthesia. When the animal is asleep your vet has the ability to evaluate each tooth thoroughly. X-rays can show the status of the tooth roots in the bone. Rotten teeth, among many dental problems, are cause for extraction. Many pets end up losing large numbers of teeth during dental procedures. While pet parents are initially distraught at hearing that Fido needs seven teeth extracted, pet parents are usually shocked and thrilled at how much happier and perkier their pets are.

The fact that effective dental work requires anesthesia is a big concern for many pet parents. Anesthesia is not something to be decided lightly, but routine dental cleanings are a necessary part of pet health. Rotten and diseased teeth pollute the body with bacteria that cause organ damage, pain, and other health problems, including shortening your pet’s life span. Anyone who has ever had a toothache knows that living with that continuous pain is no quality of life.

The anesthetics we have available today in veterinary medicine are very safe and the highest quality. Many vets use the same anesthetics that human doctors use! Pre-anesthetic blood work can look for hidden problems as I mentioned, and excellent monitoring and supportive care measures are available, such as IV fluids, blood pressure monitoring, and electrocardiograms. I bet you didn’t know that many vets will calculate all the emergency drug amounts for your pet and pull them up, label them, and have them ready right on the anesthesia cart while your pet is under. We don’t just cross our fingers and hope for the best. Vets are usually of the prepared, type-A mentality. With excellent precautions and an eye for detail, it is extremely unusual to have any problems, even for older patients.

Of course, the ultimate goal should be to prevent dental problems rather than have to fix them. Getting teeth cleaned before they go past the point of return gives us a chance to save them, and is much less expensive for you and easier on your pet. At home, the best thing you can do for your pet’s teeth is to brush them, which is indeed possible with some patience and determination on your part. In order to be effective it needs to be done at least every other day. Ask your veterinarian or the veterinary technician for a pet teeth-brushing demonstration on your next visit.

Some take home dental facts:

- When it comes to permanent teeth, people have 32, cats have 30, and dogs have 42.
- Periodontal disease is the most common disease in dogs and cats seen by veterinarians.
- Think your pet’s teeth look great? The majority of the canine tooth is root and lies beneath the surface, kind of like an iceberg. Just because you think the tooth above the gum line looks healthy, we still need to probe below the gum’s surface to better evaluate this. X-rays let us further evaluate the tooth root.
- Think your pet’s teeth are just discolored but healthy nonetheless? The overwhelming majority of discolored teeth are no longer alive and are sources of infection waiting to progress.
- The most common oral malignancy in the dog is the malignant [melanoma](#), but most oral masses in dogs are benign.
- The overwhelming majority of oral tumors in cats are malignant ([squamous cell carcinoma](#)).
- Small dogs are more likely to develop periodontal disease than large breed dogs because the teeth of small dogs are often too large for their mouths.
- Without proper dental care, far more than half of dogs and cats show signs of oral disease by age three.

Don’t delay! Dental cleaning is not a cosmetic procedure. Periodontal disease is progressive and painful. The key to good optimum oral health is regularly cleaning the teeth and putting a home-care program in place long-term.

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