

Pawsitive Press

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Pet Insurance and Care Credit

By: Julie Katz

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 20 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

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 then 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 then 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. The scheduled payouts pay a limited amount back on wellness services at a

Insurance Cont'd

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.



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TIPS FOR PET TRAVEL SAFETY

January 2nd is National Pet Travel Safety Day. It's a day dedicated to highlighting the dangers of unsecured pets in vehicles and educating about how to make travel safer for both people and pets. For more information on National Pet Travel Safety Day visit www.pettravelsafetyday.com

CHECK ID

Make sure tags are easily read; if worn, replace them before you go. Include your cellphone number so you can be contacted quickly if your pet gets lost. Consider microchipping for extra protection.



PACK SMART

Bring vaccination records, a pet first aid kit, food, water, bowls, leash, waste bags and any medication your pet will need. Consider bringing a favorite toy, pillow or blanket to give your pet a sense of familiarity.

STOP & REST

Stop frequently to allow your pet to exercise and do his business. Most rest areas have a dog walking area but if you Pack Smart, it won't matter where your pet goes since you will have waste bags.



BUCKLE UP

Keep your pet safe and secure in a well-ventilated crate/carrier or by utilizing a pet safety restraint seat/harness that buckles into your car's seat belt lock. If using a crate, be sure your pet is comfortable in it before you leave and is able to sit, stand, lie down and turn around in it.

LEAVE THE FRONT SEAT FOR HUMANS

Secure your pet in the back seat, not the front. If the airbag deploys, even if your pet is in a carrier, he could get injured.



NO PETS IN HOT CARS

Please, never leave a pet alone in the car while you make a quick stop! Even if you think you won't take long or it's not hot out, the car can heat up quickly and your pet can suffer sickness or irreversible organ damage.

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 1977”



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\$1

First Exam - New Patient

(\$49-\$80 Savings)

Includes comprehensive physical exam and one vaccine. Does not include 3yr Rabies vaccine. 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 1.31.18 NL**



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\$35

Home Again Microchip

A \$24 Savings

Present this coupon to receive a Home Again microchip implantation, lifetime registration, and one year of advanced benefits from Home Again. Call the office today to schedule your cat or dog. 727-733-9351. May not be combined with any other special offers or coupons. Coupon must be presented at the time of purchase. **Expires 1.31.18 NL**